

**PERSONAL ACCOUNT PACKS (CHEQUING)**

**SAVINGS ACCOUNTS**

POWERPACK	SMARTPACK			LITEPACK	US EXCHANGE	SAVEDAILYPACK	ISAVE
	LEVEL 1	LEVEL 2	LEVEL 3				

**PLAN DETAILS:**

MONTHLY COST	\$27.95 (\$19.95 after relationship rebate*)	\$3.95	\$10.95	\$16.95	\$3.95	\$0	\$2 (Free with a CAD Synergy personal account pack)	\$0
MINIMUM MONTHLY BALANCE ACCOUNT PLAN REBATE		\$1,500	\$2,500	\$3,500			\$1,000	
YOUTH REBATE (Under 19 years of age)		✓	✓	✓				
POST-SECONDARY STUDENTS REBATE		✓	✓	✓				
SENIOR REBATE (Age 60+)	50% discount	✓	✓	✓				

**TRANSACTION COSTS:**

TRANSACTIONS INCLUDED	unlimited	12	30	unlimited	8	1 per \$500 min. monthly balance	1 per \$500 min. monthly balance	1 free withdrawal per month
ADDITIONAL TRANSACTIONS		\$1.25 each 18 transactions will bump you to Level 2	\$1.25 each 35 transactions will bump you to Level 3		\$1.25 each	\$1.25 each	\$1.25 each	\$5 each
CREDIT UNION ACCULINK® ATM	✓	✓	✓	✓	✓		✓	
INTERAC® ATM WITHDRAWALS (CDN)	5 withdrawals rebated (Can be a combination of two types)	\$2.50	\$2.50	\$2.50	\$2.50		\$2.50	
CIRRUS® ATM WITHDRAWALS (US & INT.)		\$4	\$4	\$4	\$4		\$4	
PREFERENTIAL U.S. EXCHANGE RATE	✓	At cost	At cost	At cost	At cost			
INTERAC e-TRANSFER®	✓	✓	✓	✓	\$1.50 per INTERAC e-Transfer to send		\$1.50 per INTERAC e-Transfer to send	
PAPER STATEMENT (Free for seniors age 60+ and youth under 19 years of age, or digital statements)	✓	\$2.50	\$2.50	\$2.50	✓	\$2.50	\$2.50	\$2.50
INTERNAL SYSTEM TRANSACTIONS (Automatic transfer to a Synergy CU account and digital banking scheduled transfer or payments)	✓	✓	✓	✓	✓		✓	✓

**FEATURES & BENEFITS:**

INTEREST RATE (subject to change)						0.05%	0.10%	Tiered interest based on balance
INSURANCE BENEFIT PACKAGE** (Buyer Protection, Extended Warranty, Price Guarantee)	✓	✓	✓	✓				
\$5 ANNUAL SAFETY DEPOSIT BOX REBATE	✓							
COLLABRIA CREDIT CARD ANNUAL FEE REBATE (Up to \$120 off)	✓							
ONE ANNUAL FREE CHEQUE ORDER	✓							

**LEGEND**  n/a ✓ free/included

\*PowerPack Relationship Rebate: Reduce the monthly fee to \$19.95 when first person listed on your PowerPack holds products in two of these three categories (Loans, Collabria Credit Card, Investment or savings minimum of \$10,000 combined).

\*\*Insurance Benefit Package Details

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