



BUSINESS & AG ACCOUNT PACKS

SAVINGS ACCOUNTS

POWERPACK BIZ	SMARTPACK BIZ				COMMUNITY PACK	US EXCHANGE	SAVEDAILYPACK	ISAVE
	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4				

PLAN DETAILS:

MONTHLY COST	\$110	\$10	\$20	\$45	\$85	\$0 after rebate (\$45 regular cost)	\$0	\$2 (Free with a CAD Synergy account pack)	\$0
MINIMUM MONTHLY BALANCE ACCOUNT PLAN REBATE	\$55,000	\$25,000	\$25,000	\$25,000	\$40,000			\$1,000	

TRANSACTION COSTS:

TRANSACTIONS INCLUDED	unlimited	15	30	70	150	75	1 per \$500 min. monthly balance	1 per \$500 min. monthly balance	1 free withdrawal per month
ADDITIONAL TRANSACTIONS		\$1.25 each 23 Transactions will bump you to Level 2	\$1.25 each 50 Transactions will bump you to Level 3	\$1.25 each 102 Transactions will bump you to Level 4	\$1.25 each	\$1.25 each	\$1.25 each	\$1.25 each	\$5 each
CREDIT UNION ACCULINK ATM	✓	✓	✓	✓	✓	✓		✓	
INTERAC® ATM WITHDRAWALS (CDN)	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50		\$2.50	
CIRRUS® ATM WITHDRAWALS (US & INT.)	\$4	\$4	\$4	\$4	\$4	\$4		\$4	
PREFERENTIAL U.S. EXCHANGE RATE	✓	At Cost	At Cost	At Cost	At Cost	At Cost	At Cost		
INTERAC e-TRANSFER® <small>Unlimited to send, considered a transaction to receive.</small>	✓	✓	✓	✓	✓	✓		\$1.50 per INTERAC e-Transfer to send	
PAPER STATEMENT <small>(Free for seniors age 60+ and youth under 19 years of age, or digital statements)</small>	✓	\$4	\$4	\$4	\$4	\$4	\$4	\$4	\$4
INTERNAL SYSTEM TRANSACTIONS <small>(Automatic transfer to a Synergy CU account and digital banking scheduled transfer or payments)</small>	✓	✓	✓	✓	✓	✓		✓	✓

FEATURES & BENEFITS:

SMALL BUSINESS ONLINE BANKING ACCESS	✓	✓	✓	✓	✓	✓	✓	✓	✓
CAFT <small>(Customer Automated Funds Transfer Services)</small>	unlimited	At Cost	At Cost	At Cost	At Cost	At Cost	At Cost		
CASH MANAGEMENT SERVICES	Your business account pack includes unlimited cash deposits per month.* This applies to cash only; your non-cash deposits are included in your account pack transactions. *Cash management fees may apply for tendered relationships.								
RELATIONSHIP REWARDS	With your annual business review, you have opportunities to earn more competitive rates on your investments or loans, as well as to earn an annual review PowerPack Biz discount (up to \$150 per year), based on your relationship with us and our partners (i.e. loan protection, credit card, investments, etc.).								

LEGEND n/a ✓ free/included ****Insurance Benefit Package Details**

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