

Senior Advantage

Designed especially for members aged 60 years and older

- 50 personal banking transactions monthly for no monthly fee
- Interest is calculated on the daily closing balance on a tiered basis and paid monthly
- If in any month a minimum monthly balance of \$5,000 is maintained, senior members can enjoy the benefits of the *Infinity Advantage* account which offers unlimited personal banking transactions

U.S. Chequing & Savings

Eliminates the expense and inconvenience of converting U.S. dollars to Canadian and back again.

- No monthly fee
- Interest is calculated on the daily closing balance and paid monthly
- No charge for TeleService and Internet inquiries
- Unlimited in-branch deposits and transfers
- Automated fund transfers (AFT's) *are not permitted*

Service fees are charged for these services:

- Cheques and AFT Debits are charged \$0.50 each
- In-branch withdrawals are charged \$0.75 each

NOTE: U.S. service fees are charged in U.S. funds

Community Advantage

Available to not-for-profit groups, charities and community organizations*, the *Community Advantage* account features no fees for these services:

- Cheque processing
- Withdrawals, transfers, and bill payments in-branch or at any Canadian Credit Union or ATB ATM
- TeleService and Internet banking transactions
- Direct Payment and Global Payment™ purchase transactions

Tiered interest is paid monthly - as your balance increases you earn a higher interest rate on your entire deposit

*Typically, non-profit organizations are: Churches and synagogues; Service clubs (e.g. Rotary, Kinsmen); Community and school clubs; Local business staff funds; Special short term accounts (e.g. reunions, donations); Non profit associations (e.g. minor sports, art clubs); Societies and lodges; Special project accounts; Bingo accounts; Fundraisers; Community sports clubs

Commercial Accounts

For our business members' specific needs we have developed the *Business Advantage* account. You may also take advantage of the *Investment Savings*, *Select Savings* and the *Advantage Chequing* account.

Business Advantage

With no monthly fee, the *Business Advantage* account features:

- Free electronic deposits and transfers through AFTs and any Canadian Credit Union or ATB ATM
- Free TeleService and Internet inquires and transfers
- Free in-branch deposits and transfers
- Tiered interest paid monthly - as your balance increases you earn a higher interest rate on your entire deposit

Service fees on regular financial transactions are waived when your minimum monthly account balance is greater than \$10,000. Otherwise the following fees for these routine transactions apply:

Transaction	Fee
AFT Debit	0.75
Bill Payment	
• Own ATM, Internet and TeleService	0.75
• In-branch (Electronic)*	1.00
Cheques	0.75
Direct Payment debits	0.75
Global Payment™	0.75
Withdrawals	
• In-branch	0.75
• Own ATM	0.75

*In-branch (Manual) bill payments are charged \$1.00 regardless of the account balance.

Have questions about any Servus product or service? Stop in, call your local branch or phone our Call Centre. We're here to help you.

**Members Serving Members—
It's a Better Way to Bank!**



On November 1, 2008

Common Wealth Credit Union became
Servus Credit Union Ltd.

www.commonwealthcu.net
www.youngfreealberta.com
www.cqfinancial.net

Call Centre Hours:
Monday - Friday: 8 am - 6 pm
Saturday: 8 am - 4 pm

Toll Free: 1.877.606.6333
TeleService: 1.800.307.8353



Account Guide



**A Better Way
to Bank**

Savings Accounts

Investment Savings

Designed to meet short-term investment needs. Enjoy the flexibility of a savings account at term deposit rates.

- Interest is calculated on your daily closing balance and paid monthly
- Tiered interest rates

Select Savings

- Interest is calculated on your daily closing balance and paid monthly
- Flat interest rate applies to the entire balance
- Service fees waived for senior members

Savings Accounts - Common Service Fees

Transaction	Select Savings	Investment Savings
Deposits, TeleService and Internet banking inquiries	Free	Free
Transfers	Free	2 free monthly, then \$5.00 each
In-branch bill payments	\$1.00	
Withdrawals in-branch or at any Canadian Credit Union or ATB ATM	4 free monthly, then \$0.50 for each electronic withdrawal and \$0.75 for each in branch withdrawal	
Canadian Credit Union or ATB ATM, TeleService and Internet bill payments, Direct Payment Debits, AFT Debits, Global Payment™ Card purchases	\$0.50	
Non Credit Union or ATB ATM transactions in Canada	\$1.50	\$5.00
Foreign ATM transactions	\$3.00	\$5.00

Daily Banking Accounts

All personal accounts feature the following transactions free of charge:

- Electronic deposits and transfers through any Canadian Credit Union or ATB ATM or AFT (Automatic Funds Transfer)
- TeleService and Internet inquiries and transfers
- Monthly statement with imaged cheques

Additionally:

- The following package accounts receive unlimited bill payments. (ATM, in-branch, internet):
 - Advantage 20
 - Advantage 50
 - Infinity Advantage
 - LifeSaver
 - Scholar
 - Senior
- Fees for similar transactions are the same at all Canadian Credit Union and ATB ATMs, ensuring Servus members enjoy cost effective ATM banking anywhere in Canada.

Advantage Chequing

- Designed for low transaction volumes
- You pay for just the services you use or \$2.00* per month, whichever is greater

e-Advantage

- Unlimited electronic banking (Canadian Credit Union and ATB ATM transactions, Internet and TeleService banking, Point of Sale purchases) for \$12.00 per month
- Three Interac ATM transactions per month
- Monthly fee is waived if the minimum monthly balance is \$500 or greater

Advantage 20

- 20 personal banking transactions for \$5.00 monthly
- Monthly fee is waived if the minimum monthly balance is \$1,000 or greater

Advantage 50

- 50 personal banking transactions for \$10.00 monthly
- Monthly fee is waived if the minimum monthly balance is \$2,500 or greater

Infinity Advantage

- Unlimited personal banking transactions every month for \$15.00
- Monthly fee is waived if the minimum monthly balance is \$5,000 or greater

Specialty Accounts

LifeSaver

For members under the age of 17

- 20 personal banking transactions each month with no monthly fee
- Interest is calculated on a tiered basis and paid monthly

Young & Free (www.youngfreealberta.com)

Members age 17 to 25 enjoy a package of free, unlimited banking services plus fun resources to help them move towards financial independence.

Visit the YoungFree website or your nearest branch for complete details.

Student Accounts

For members over 25 who are pursuing a post-secondary education anywhere in Canada and are carrying at least 60% of a full time course load.

Scholar 20

- Enjoy the *Advantage 20* account for no monthly fee

Scholar 50

- Enjoy the *Advantage 50* account for \$5.00 monthly

Line of Credit Deposit Account

For use in conjunction with our line of credit loan facility

- Ten personal banking transactions each month for free

Please refer to the table below to help you determine which account will work best for you.

	Advantage Chequing	Line of Credit Deposit Account	e-Advantage	Advantage 20	Advantage 50	Infinity Advantage
Monthly Fee	Min. \$2*	No charge	\$12	\$5	\$10	\$15
Personalized cheques	Fee applies	Fee applies	Fee applies	1 st order included	Included	Included
Interest	Not applicable	Not applicable	Not applicable	Tiered, paid monthly	Tiered, paid monthly	Tiered, paid monthly
In-branch deposits & transfers	No charge	No charge	\$0.85	No charge	No charge	No charge
In-branch bill payments	\$1	\$1	\$0.85	No charge	No charge	No charge
TeleService and Internet Payments	\$0.50	\$0.50	No charge	No charge	No charge	No charge
ATM *** bill payments	\$0.50	\$0.50	No charge	No charge	No charge	No charge
Personal Banking Transaction Fees						
AFT Debits	\$0.50	\$0.50	Unlimited number of these transactions	20 of these transactions at no charge, then \$0.50 per transaction	50 of these transactions at no charge, then \$0.50 per transaction	Unlimited number of these transactions
Direct Payment Debits	\$0.50	10 of these transactions				
ATM *** withdrawals	\$0.50	at no charge				
Global Payment™	\$0.50	at no charge				
Cheques	\$0.50	then \$0.50 per transaction	\$0.85			
In-branch withdrawals	\$0.75		\$0.85			
Other Features		Operates jointly with a Servus line of credit loan facility	- Monthly fee waived if the minimum monthly balance is greater than \$500 - 3 Interac ATM transactions per month	Monthly fee waived if the minimum monthly balance is greater than \$1,000	Monthly fee waived if the minimum monthly balance is greater than \$2,500	Monthly fee waived if the minimum monthly balance is greater than \$5,000

*The Advantage Chequing account fee will charge the greater of \$2.00 or the cost of the service fees as per the Service Fee Schedule.

**Includes any Canadian Credit Union & ATB ATM