

Personal Banking Plans

Effective June 1, 2025 | 1

Servus Credit Union's personal banking plans offer great value to you, the member, with the features you're looking for and details that are easy to understand. The plans are highly competitive and are better than most other major financial institutions.

- Choose the plan that fits your banking style and enjoy benefits like:
- A generous amount of transactions for a reasonable monthly fee
 - Monthly fees that can be waived when minimum monthly balances are maintained

| | CURRENT | | | | | |
|--|-------------------------------|---|---|-------------------------------|------------------------|--------------------------------|
| Daily Banking Accounts | Personal Basic Plan | Personal Essential Plan | Personal Premium Unlimited Plan | Youth Plan (Ages 0 – 16) | Be Free (Ages 17 – 25) | Senior Unlimited (Ages 60+) |
| PLAN DETAILS: | | | | | | |
| Monthly fee | \$3.95 | \$3.95 to \$16.95 | \$25.00 | \$0 (\$11.95 value) | \$0 (\$16.95 value) | \$0 (\$16.95 value) |
| Monthly fee waived with minimum monthly balance | n/a | \$4,000 | \$5,000 | n/a | n/a | n/a |
| TRANSACTION FEE (includes e-Transfers): | | | | | | |
| In-branch withdrawals, cheques and other debits | 12 included, then \$1.25 each | Fee based on usage: \$3.95 Up to 15 \$11.95 Up to 60 \$16.95 Unlimited | Unlimited | 60 included, then \$1.25 each | Unlimited | Unlimited |
| Online, mobile and telephone banking bill payments, direct payment purchases, ATM withdrawals, electronic withdrawals and automated fund transfers | | | | | | |
| SERVICE FEE (additional transaction fee may apply): | | | | | | |
| Interac e-Transfer cancellation | \$5.00 each | \$5.00 each | \$5.00 each | \$5.00 each | \$5.00 each | \$5.00 each |
| Interac e-Transfer cancellation grace period | 60 min | 60 min | 60 min | 60 min | 60 min | 60 min |
| Coverdrafts | \$5.00 each | 5 included, then \$5.00 each | \$0 | \$5.00 each | \$5.00 each | 5 included, then \$5.00 each |
| AOD utilization fee | \$5.00 | \$5.00 | \$0 | n/a | \$5.00 | \$5.00 |
| Fund transfers between Servus accounts (in-branch, online, mobile, TeleService) | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| ATM — Interac withdrawal (other Canadian non credit union ATM) | \$1.50 each | 2 included, then \$1.50 each | 10 included, then \$1.50 each | 1 included, then \$1.50 each | \$1.50 each | \$1.50 each |
| ATM — Cirrus withdrawal: US | \$3.00 each | \$3.00 each | 5 included, then \$3.00 each | \$3.00 each | \$3.00 each | \$3.00 each |
| ATM — Cirrus withdrawal: International (outside US) | \$5.00 each | \$5.00 each | 5 included, then \$5.00 each | \$5.00 each | \$5.00 each | \$5.00 each |
| Foreign Currency Transactions | \$3.00 each | \$3.00 each | \$3.00 each | \$3.00 each | \$3.00 each | \$3.00 each |
| In-branch bill payments (handling fee) | \$1.50 each | \$1.50 each | \$0 | \$0 | \$0 | \$0 |
| Foreign Currency Conversion fee on Debit transactions (% of CAD equivalent) | 2.5% | 2.5% | 2.5% | 2.5% | 2.5% | 2.5% |
| STATEMENT: | | | | | | |
| Frequency | Monthly | Monthly | Monthly | Monthly | Monthly | Monthly |
| Paper statement (including cheque imaging) | \$2.50 | \$2.50 | Included | Included | \$2.50 | \$2.50 |
| e-Statement (optional) | Included | Included | Included | Included | Included | Included |
| ADDITIONAL FEATURES: | | | | | | |
| Interest | n/a | n/a | n/a | Tiered | n/a | n/a |
| Free personalized cheques | n/a | n/a | Unlimited free (#6724 only) | n/a | n/a | 100 free per year (#6724 only) |
| Free debit transaction with electronic payroll deposit | Yes | n/a | n/a | n/a | n/a | n/a |
| Safety deposit box | n/a | n/a | \$20 discount | n/a | n/a | \$10 discount |
| Servus Mastercard® Annual Fee | n/a | n/a | 25% off World Elite® | n/a | n/a | n/a |
| Mortgage appraisal fee | n/a | n/a | \$200 credit towards mortgage appraisal fee when applying for a Servus Mortgage | n/a | n/a | n/a |
| Official cheques | n/a | n/a | Unlimited | n/a | n/a | Unlimited |
| Qtrade Direct RRSP trustee fee | n/a | n/a | 1 included | n/a | n/a | n/a |

| LEGACY | | | | |
|------------------------|-------------------------------|-------------------------------|-------------------------------|------------------------------|
| Personal Pay-As-You-Go | Personal Plan 30 | Personal Plan 60 | Personal e-Plan 60 | Personal Unlimited Plan |
| | | | | |
| \$0 | \$10.95 | \$11.95 | \$11.95 | \$16.95 |
| n/a | \$3,000 | \$3,500 | \$2,500 | \$4,000 |
| | | | | |
| \$1.75 each | 30 included, then \$1.25 each | 60 included, then \$1.25 each | \$1.25 each | Unlimited |
| | | | 60 included, then \$1.10 each | |
| | | | | |
| \$5.00 each | \$5.00 each | \$5.00 each | \$5.00 each | \$5.00 each |
| 60 min | 60 min | 60 min | 60 min | 60 min |
| \$5.00 each | \$5.00 each | \$5.00 each | \$5.00 each | 5 included, then \$5.00 each |
| \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 |
| \$0 | \$0 | \$0 | \$0 | \$0 |
| \$1.50 each | \$1.50 each | 1 included, then \$1.50 each | 1 included, then \$1.50 each | 2 included, then \$1.50 each |
| \$3.00 each | \$3.00 each | \$3.00 each | \$3.00 each | \$3.00 each |
| \$5.00 each | \$5.00 each | \$5.00 each | \$5.00 each | \$5.00 each |
| \$3.00 each | \$3.00 each | \$3.00 each | \$3.00 each | \$3.00 each |
| \$1.50 each | 1 included, then \$1.50 each | 2 included, then \$1.50 each | \$1.50 each | \$0 |
| 2.5% | 2.5% | 2.5% | 2.5% | 2.5% |
| | | | | |
| Monthly | Monthly | Monthly | Monthly | Monthly |
| \$2.50 | \$2.50 | \$2.50 | \$2.50 | \$2.50 |
| Included | Included | Included | Included | Included |
| | | | | |
| n/a | n/a | n/a | n/a | n/a |
| n/a | n/a | n/a | n/a | n/a |
| Yes | Yes | Yes | Yes | n/a |
| n/a | n/a | n/a | n/a | n/a |
| n/a | n/a | n/a | n/a | n/a |
| n/a | n/a | n/a | n/a | n/a |
| n/a | n/a | n/a | n/a | n/a |
| n/a | n/a | n/a | n/a | n/a |
| n/a | n/a | n/a | n/a | n/a |

Personal Banking Plans

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| Savings Accounts | Regular Savings Plans | | Registered Savings Plans | | | |
|--|---|---|---|--|------------------------------|----------------------------|
| | Personal Savings | Personal Premium Savings | RRSP Premium Savings | RRIF Premium Savings | TFSA Premium Savings | First Home Premium Savings |
| PLAN DETAILS: | | | | | | |
| Monthly fee | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| TRANSACTION FEE: | | | | | | |
| In-branch withdrawals and other debits | 1 included, then \$1.50 each (includes e-Transfers) | 1 included, then \$5.00 each (includes e-Transfers) | \$25.00 each | 1 included (outside of normal scheduled payments), then \$25.00 each | 1 included, then \$5.00 each | n/a |
| Online, mobile and telephone banking bill payments | | | n/a | n/a | | |
| Direct payment purchases, ATM withdrawals, electronic withdrawals and automated fund transfers | | | | | n/a | n/a |
| SERVICE FEE (additional transaction fee may apply): | | | | | | |
| Fund transfers between Servus Accounts (in-branch, online, mobile, TeleService) | Unlimited | Unlimited online, mobile and TeleService only | Unlimited (to other products within registered plan only) | | | |
| Initiating an <i>Interac</i> e-Transfer or <i>Interac</i> e-Transfer request money | \$1.50 | \$5.00 | n/a | n/a | n/a | n/a |
| <i>Interac</i> e-Transfer cancellation | \$5.00 each | \$5.00 each | n/a | n/a | n/a | n/a |
| <i>Interac</i> e-Transfer cancellation grace period | 60 min | 60 min | n/a | n/a | n/a | n/a |
| Coverdrafts | \$5.00 each | \$5.00 each | n/a | n/a | n/a | n/a |
| ATM — <i>Interac</i> withdrawal (other Canadian non credit union ATM) | \$1.50 each | \$5.00 each | n/a | n/a | n/a | n/a |
| ATM — Cirrus withdrawal: US | \$3.00 each | \$3.00 each | n/a | n/a | n/a | n/a |
| ATM — Cirrus withdrawal: International (outside US) | \$5.00 each | \$5.00 each | n/a | n/a | n/a | n/a |
| Foreign Currency Transactions | \$3.00 each | \$5.00 each | n/a | n/a | n/a | n/a |
| In-branch bill payments (handling fee) | \$1.50 each | \$1.50 each | n/a | n/a | \$1.50 each | \$1.50 each |
| Foreign Currency Conversion fee on Debit transactions (% of CAD equivalent) | 2.5% | 2.5% | n/a | n/a | n/a | n/a |
| ATM bill payments | \$0 | \$0 | n/a | n/a | n/a | n/a |
| STATEMENT: | | | | | | |
| Frequency | Quarterly | Quarterly | Quarterly | Quarterly | Quarterly | Quarterly |
| Paper statement (including cheque imaging) | \$2.50 | \$2.50 | \$2.50 | \$2.50 | \$2.50 | \$2.50 |
| e-Statement (optional) | Included | Included | Included | Included | Included | Included |
| ADDITIONAL FEATURES: | | | | | | |
| Free debit transaction with electronic payroll deposit | Yes | n/a | n/a | n/a | n/a | n/a |

| US Accounts | Personal US Pay-As-You-Go | Personal US Savings | US Premium Savings |
|---|---------------------------|--------------------------|---|
| PLAN DETAILS: | | | |
| Monthly fee | \$0.00 | \$0.00 | \$0.00 |
| TRANSACTION FEE: | | | |
| In-branch withdrawals and other debits, cheques, and automated fund transfers | \$1.25 each | \$1.50 each (no cheques) | 1 included, then \$5.00 each (no cheques) |
| SERVICE FEE (additional transaction fee may apply): | | | |
| Self-Serve Transfers (between US accounts only) | Unlimited | Unlimited | Unlimited |
| Coverdrafts (between US accounts only) | \$5.00 each | \$5.00 each | \$5.00 each |
| STATEMENT: | | | |
| Frequency | Monthly | Quarterly | Quarterly |
| Paper statement (including cheque imaging) | \$2.50 | \$2.50 | \$2.50 |
| e-Statement (optional) | Included | Included | Included |

When you open a personal banking plan with Servus, you become a member-owner and can benefit from our Profit Share program which is unique in the financial services industry, as well as peace of mind knowing your deposits are 100% guaranteed. You will also be part of a credit union renown for exceptional member service and for supporting communities across Alberta.

Delivering exceptional service to members and communities has been the foundation of our success and is a continuing priority for us. As a member-owner you are not just a number to us. We want you to feel at home and have a comfortable banking experience.

Personal High Yield Savings, Personal US High Yield Savings, RRSP High Yield Savings, RRIF High Yield Savings and Tax-Free Growth Accounts are all discontinued and will no longer be available for sale as of August 15, 2024. Fees equivalent to the Premium Savings type remain applicable to the discontinued accounts.