

# PERSONAL CHEQUING & SAVINGS ACCOUNT OPTIONS



	CHEQUING ACCOUNTS						SAVINGS ACCOUNTS	
	NORTHERN PROUD UNLIMITED CHEQUING	NORTHERN COMPLETE CHEQUING	NORTHERN ELITE ONLINE CHEQUING	NORTHERN STRONG CHEQUING	NORTHERN LITE CHEQUING	NORTHERN US DOLLAR CHEQUING	NORTHERN SUPERIOR SAVINGS	NORTHERN LITE SAVINGS
<b>Fees and Standard Services</b>								
Who is eligible?	Personal	Personal	Personal	Personal	Personal	Personal	Personal	Personal
Monthly Fee	\$18.95	\$13.95	\$9.95	\$4.00	N/A	N/A	N/A	N/A
Senior Pricing (59+)	\$10.50	\$4.50	\$5.50					
Student Pricing (18-22)	\$10.50	\$4.50	\$0.00					
Youth (Under 18)	\$0	\$0	\$0					
Minimum Balance Waiver	\$6,000	N/A	N/A	N/A				
<b>Loyalty Discount Off Monthly Fees</b>								
Payroll Deposit	(-\$1.00)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Mortgage Discount	(-\$3.00)							
Visa Discount	(-\$1.00)							
Registered or Non Registered Investment	(-\$1.00)							
<b>In Branch Transactions</b>								
Deposits	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free
Withdrawals and Transfers		60 Free In Branch or Self Serve Transactions (\$1.25 for each additional transaction)	\$2.00	12 Free In Branch or Self Serve Transactions (\$1.25 for each additional transaction)	\$1.25	\$1.25 USD	1 Free In Branch or Self Serve Transactions (\$5.00 for each additional transaction)	\$1.25
Bill Payments		\$2.00	\$2.00	\$2.00	N/A	\$5.00	\$2.00	
<b>Self Serve Transactions (ATM/Online/Phone)</b>								
Deposits	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free
ATM Withdrawal or Transfer		60 Free In Branch or Self Serve Transactions (\$1.25 for each additional transaction)		12 Free In Branch or Self Serve Transactions (\$1.25 for each additional transaction)	\$1.25 per transaction	N/A	1 Free In Branch or Self Serve Transactions (\$5.00 for each additional transaction)	\$1.25
Point of Sale Transaction						N/A		
Cleared Cheque						\$1.25 USD		
Preauthorized Debit Transaction						\$1.25 USD		
Interac Online Transactions						N/A		
Online/ATM Bill Payment						N/A		
E-Transfers	10 Free (\$2.00 for each additional transaction)	\$2.00	\$2.00	N/A	\$5.00	\$2.00		

Other Miscellaneous service fees apply for certain services requested such as Drafts, Stop Payments and Non Northern/Non Exchange network ATM fees. These miscellaneous service fees do not vary based on account type and are charged at the time of or on the day of the specific transaction. Account monthly fees cannot go below \$0 with applied discounts. Loyalty discount is only available for the primary account holder.