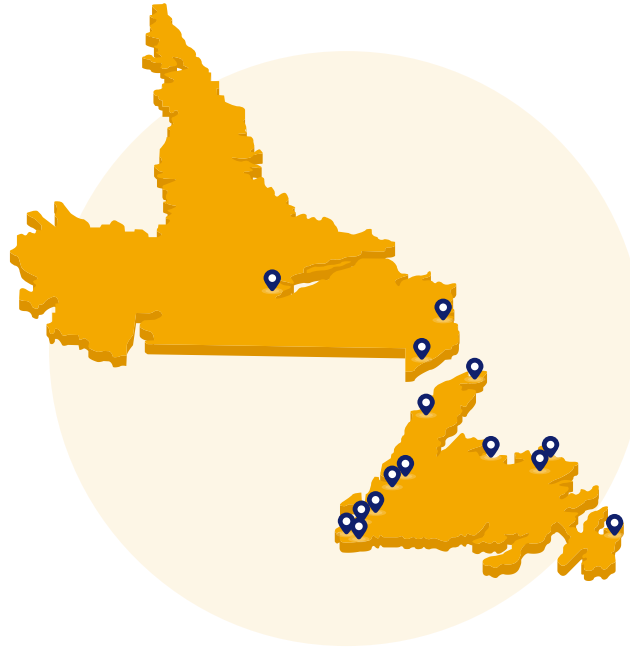


# YOUR MONEY



**Serving you now from  
15 branch locations.**

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Whether you're building your retirement savings, putting money aside for an emergency, planning for a major purchase or saving for upcoming expenses, we have a savings account suited to your needs. Our competitive interest rates will help you reach your savings goals at your own pace, one deposit at a time.

At Atlantic Edge Credit Union, your money is protected with strong deposit insurance coverage to give you peace of mind as your deposits grow. In fact, the Credit Union Deposit Guarantee Corporation provides the most comprehensive deposit insurance and stabilization program of any financial institution in the province, with coverage of up to \$250,000 per account type.

### **Have some questions?**

We're always here to answer all of your questions and help you find the right accounts for your unique financial goals.

Brochure Date: January 2024

# Savings Accounts



**The right account for every way  
you choose to save.**



## Choosing the right Savings Account

Each savings account is designed to complement a specific way of saving money.

Each of our specialized savings accounts come with different features and benefits to fit your lifestyle. Performing any one of the following transactions would be considered a standard transaction.

### Standard Transactions

ATM Withdrawal  
 ATM Transfer  
 In-Branch Transfer  
 In-Branch Cash Withdrawal  
 Bill Payment  
 In-Store Purchase  
 Interac Flash® (Tap)  
 Interac® Online Payment  
 Online Bill Payment  
 Online Transfers  
 Pre-authorized Payments  
 TeleService  
 Telpay® Transfer  
 Telpay® Bill Payment

## Competitive rates

Your Saving Accounts features a competitive interest rate so your money can multiply, and you can reach your savings goals.

## Unlimited Me-to-Me online transfers with certain Savings Accounts

Transfer funds to and from your savings accounts online as much as you like without using any of your included standard transactions. This is not included in the High Interest Savings Account (HISA) , or the HISA TFSA.

	Your Savings	Your Savings Under 25	Tax-Free Savings (TFSA)	High Interest Savings (HISA)	HISA TFSA
Monthly Fees	Pay As You Go	Pay As You Go	Pay As You Go	Pay As You Go	Pay As You Go
<i>Transactions</i>					
Standard Transactions	2 FREE \$1.00 /Additional	10 FREE \$1.00 /Additional	2 FREE \$1.00 /Additional	\$5.00 Per Transaction	\$5.00 Per Transaction
Online Me-to-Me Transfers	Unlimited	Unlimited	Unlimited		
Deposit Anywhere™	Unlimited	Unlimited	Unlimited		
Interac e-Transfers®	\$1.50	\$1.50	\$1.50	\$6.50	\$6.50
Interac® ATM	\$1.50	\$1.50	\$1.50	\$6.50	\$6.50
International ATM* / PLUS ATM	\$3.00	\$3.00	\$3.00	\$8.00	\$8.00
Cross Border Debit	-	-	-	-	-
Overdraft	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
Money Orders	\$6.00	\$6.00	\$6.00	\$11.00	\$11.00
Certified Cheque	\$12.00	\$12.00	\$12.00	\$17.00	\$17.00
Draft	\$6.00	\$6.00	\$6.00	\$11.00	\$11.00
<i>Record-Keeping</i>					
Online Statement	Free	Free	Free	Free	Free
Paper Statement	\$3.00 Month	\$3.00 Month	\$3.00 Month	\$3.00 Month	\$3.00 Month

\*Fees listed under HISA and HISA TFSA include the \$5.00 transaction fee.

## What is a TFSA?

TFSA's are registered savings accounts that allow you to earn investment income tax free inside the account. The savings can then be used for a variety of needs.

## Why a High Interest Savings Account (HISA)?

This account pays a high rate of interest, comparable to term investments. Interest is calculated on your daily closing balance, paid monthly.



ATLANTIC EDGE