



We're making some changes to our Day-to-Day Banking Companion booklet.

Here is what you need to know about upcoming changes to our Day-to-Day Banking.

PART	Current					Effective October 1, 2023 Changes are underlined				
	Day-to-Day Banking Accounts ¹ – At a Glance	Basic Banking Account	Basic Plus Bank Account	Preferred Package	Ultimate Package	Day-to-Day Banking Accounts ¹ – At a Glance	Basic Banking Account	Basic Plus Bank Account	Preferred Package	Ultimate Package
Part 4 - Day-to-Day Banking Accounts – Core Account Features and Fees	Seniors' Discount (credit to Monthly Account Fee)	(\$3.95)	(\$4.00)	(\$4.00)	(\$4.00)	Seniors' Discount (credit to Monthly Account Fee)	(\$3.95)	(\$4.00)	(\$4.00)	<u>(\$7.00)</u>

PART	Current		Effective April 30, 2024 Changes are underlined	
	Part 9 - Other banking service, fees and rewards- Processing and service fees	Cheque or other debit item drawn against your account that is returned as Non-sufficient funds (NSF) in your account	\$48.00	Cheque or other debit item drawn against your account that is returned as Non-sufficient funds (NSF) in your account

* This fee applies to every instance of presentment or re-presentment(s) of the cheque or other debit item that is returned as NSF.