

GOLDEN ACCOUNT FEATURES

Cambrian's Golden Accounts are simple, and designed to save you money. All Golden members (age 59 or older) automatically benefit from the features included with the

Cambrian Golden Account, and those with a qualifying Direct Deposit will bank for free through the Unfee.

Savings and deposits are fully guaranteed by the Deposit Guarantee Corporation of Manitoba.

GOLDEN ACCOUNT FEATURES	INCLUDED WITH ACCOUNT	REFUNDABLE WITH DIRECT DEPOSIT
All Golden Accounts		
Online statement bonus	\$1.00 paid monthly to account	–
Safety deposit box rental	\$10 discount annually	No
Buyer Protection and Extended Warranty on INTERAC Direct Payment purchases and cheque purchases	Included	–
Quarterly statement, monthly on active accounts	Included	–
Golden Chequing Accounts		
Over the counter withdrawals, cheques or pre-authorized debits	Per transaction fees apply	Yes
Credit Union ATM withdrawals, Interac Direct Payments	Per transaction fees apply	Yes
Over the counter bill payments	Unlimited	–
Touchtone, Online bill payments	Unlimited	–
Interac ATM withdrawals	3 free per month	No
Cirrus ATM withdrawals	3 free per month	No
Money orders and US drafts	Per transaction fees apply	No
Certified cheques	Unlimited	–
Stop payments	Unlimited	–
Overdraft protection	Included upon approval	–
Personalized cheques	1 free order per year	No
Cancelled cheque image return	Included	–
Golden Platinum Investment and Premium Savings Accounts		
Platinum Investment/Premium Savings over the counter withdrawals, cheques, or pre-authorized debits	1 free per month	Yes