

## Senior Accounts – Golden Accounts

Cambrian has designed a special tiered chequing account system to meet the needs of members who are 59 or older. The Golden accounts are designed to thank members for the business they do at Cambrian.

The Golden account you qualify for depends upon the total of all your loans and deposits you have with Cambrian. The more business you have at Cambrian, the greater your rewards.

There is no monthly fee for any of our Golden accounts.

	GOLDEN ACCOUNT 1	GOLDEN ACCOUNT 2	GOLDEN ACCOUNT 3
	Total Relationship <\$2,000	Total Relationship \$2,000-\$9,999	Total Relationship >\$10,000
Over-the-counter withdrawals, transfers, cheques or pre-authorized debits	Per transaction fee	10 per month	Unlimited
Over-the-counter bill payments	Per transaction fee	Per transaction fee	Unlimited
ATM deposits	Unlimited	Unlimited	Unlimited
Credit union ATM withdrawals or INTERAC Direct Payments	Per transaction fee	Unlimited	Unlimited
Direct deposit bonus	1 credit union ATM withdrawal in the same month as each Direct deposit	Unlimited credit union ATM withdrawals	Unlimited credit union ATM withdrawals
Electronic transfers between accounts using Touchtone, online, credit union ATMs	Unlimited	Unlimited	Unlimited
INTERAC ATM withdrawals	Per transaction fee	Per transaction fee	2 per month included
Cirrus ATM withdrawals	Per transaction fee	Per transaction fee	2 per month included
Touchtone	Service included	Service included	Service included
Cambrian Online	Service included	Service included	Service included
Touchtone, online bill payments or online member to member transfers	Per transaction fee	Unlimited	Unlimited
Regular travellers cheques	Included	Included	Included
Money orders & US drafts	Per transaction fee	Per transaction fee	Per transaction fee
Certified cheques	Per transaction fee	Unlimited	Unlimited
Safety deposit box (Annual)	Option available	\$5.00 discount	\$5.00 discount
Overdraft protection	Included on approval	Included on approval	Included on approval
Personalized cheques	Fee varies with cheque type	1 free cheque order per year	1 free cheque order per year
Stop payments	Per transaction fee	Included	Included
Quarterly statement, monthly statement for active accounts	Included	Included	Included
Cancelled cheque image return	Included	Included	Included
Buyer Protection and Extended Warranty on INTERAC Direct Payments and cheque purchases	Included	Included	Included

Regular pricing applies to over-the-limit transactions and services.