

Chequing Accounts

Serving People with People Since 1939

				REGIONAL				
	PERSONAL PCA	PERSONAL PCA PLUS	REGIONAL ACCOUNT	ACCOUNT PLUS	YOUTH/ STUDENT	MILESTONE	MILESTONE II	MAXIMIZER
OVERVIEW	A personal chequing account that delivers all the basics you need and more.	A personal chequing account that delivers one simple flat fee without the frills.	The complete package of personal banking services with one low monthly fee.	A convenient, all-inclusive account with one low monthly fee.	A chequing account for members 0-25 years of age	The Personal PCA Plus account for members 26- 35 years of age	The Personal PCA Plus account for members 26-35 years of age	Tiered Interest bearing Chequing/ Savings Account
MAINTENANCE FEE	\$4.00	\$12.36	\$12.36	\$19.56	None	\$4.99	\$2.99	\$3.96
NUMBER OF FREE DEBIT TRANSACTIONS	12	Unlimited	50	Unlimited	Unlimited	Unlimited	Unlimited	20 (with minimum balance of \$1,000)
PER-DEBIT FEE AFTER FREE AMOUNT	\$.60	None	\$.60	None	None	None	None	\$.75/item
STATEMENT	Passbook, Online	Passbook, Online	Passbook, Online	Passbook, Online	Passbook, Online	Passbook, Online	Passbook, Online	Passbook, Online
E-BANKING AVAILABLE	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
ATM (Plus surcharge if not a Southwest Regional Credit Union ATM)	\$.60/item After Free Amount	None	\$.60/item After Free Amount	None	None	None	None	\$.75/item After Free Amount
TRANSACTIONS (debit, online, in-branch)	Bill payment, preauthorized debit, cheque, point of sale	Bill payment, preauthorized debit, cheque, point of sale	Bill payment, preauthorized debit, cheque, point of sale	Bill payment, preauthorized debit, cheque, point of sale	Bill payment, preauthorized debit, cheque, point of sale	Bill payment, preauthorized debit, cheque, point of sale	Bill payment, preauthorized debit, cheque, point of sale	Bill payment, preauthorized debit, cheque, point of sale
PERSONALIZED CHEQUES	Yes	Yes	Available free of charge - Basic style	Available free of charge - Basic style	Yes	First set free	First set free	Yes
MANDATORY FEATURES	N/A	N/A	Overdraft Line of Credit	Overdraft Line of Credit	N/A	N/A	Lending Account or Credit Card and 1 other Southwest Regional Credit Union product	N/A
OVERDRAFT	Available upon request	Available upon request	\$500 minimum overdraft protection (0.A.C.)	\$500 minimum overdraft protection (0.A.C.)	N/A	Available upon request	Available upon request	Available upon request

SARNIA 1205 Exmouth Street **519-383-0750** CORUNNA 411 Lyndoch Street 519-862-1421 WYOMING 618 Broadway Street 519-845-3362 WALLACEBURG 57 McNaughton Avenue 519-627-6744



Savings Accounts

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	PLAN 24 SAVINGS	U.S. PLAN 24 SAVINGS		
OVERVIEW	This account earns interest calculated on the minimum daily balance and paid quarterly.	This is an American dollar account for personal use.		
MAINTENANCE FEE	None	None		
NUMBER OF FREE DEBIT TRANSACTIONS	One for every \$1000 in minimum monthly balance.	No service charges with a minimum montly balance of \$1,000		
PER DEBIT AFTER FREE AMOUNT	\$1.25	\$.75		
STATEMENT TYPE	Passbook, Online	Passbook, Online		
E-BANKING AVAILABLE	Yes	No		
ATM FEE	\$1.25	N/A		
ADDITIONAL FEATURES	Withdrawal, cheque, preauthorized debit, point of sale, ATM withdrawal or bill payment.	Withdrawal, cheque, preauthorized debit.		
MINIMUM BALANCE	None	None		
MANDATORY FEATURES	None	Maximum Balance \$50,000		