



2021 Updates to our Personal and Business Accounts and Fees

On **August 1, 2021**, the following changes to our personal and business accounts and fees will take effect for all members **(in both Canadian and U.S. Dollar denominations)**.

This information will help you understand these changes and how they apply to you.

The following changes apply to Personal and Business banking members:

Additional Service Fees		
	Current	Effective August 1, 2021
Interac® e-Transfer Trace	N/A	\$12.50
Change in Signing Authority	N/A	1 Free per year, \$25.00 thereafter

The following changes apply to Personal banking members:

Core Spending Account (includes Regular, Youth, Senior pricing)		
	Current	Effective August 1, 2021
Standard Transactions included each month	20	25

UltraFlex Spending Account (includes Regular, Youth, Senior pricing)		
	Current	Effective August 1, 2021
No Annual Fee on Centra Gold Mastercard® or World Mastercard®	N/A	Included

Flex Spending Account		
	Current	Effective August 1, 2021
Monthly Fee for Child members aged 0-17 years old	\$2.00/Month	Free

The following changes apply to Business banking members:

For all Business Accounts (Operating and Investment Accounts, Regular, Merchant, and Community pricing)

	Current	Effective August 1, 2021
Sending an Interac® e-Transfer	\$1.50/Each	Included in the Standard Transaction Limits
Requesting an Interac® e-Transfer	\$1.50/Each	Included in the Standard Transaction Limits
Depositing an addition \$1,000 in Cash (Notes)	\$2.00	\$2.25
Depositing an addition \$100 in Coin	\$2.00	\$2.25

Select and Standard Operating Accounts (includes Regular, Merchant, and Community pricing)

	Current	Effective August 1, 2021
Standard Transaction fee for transactions above your account limits	\$1.00/Each	\$1.25/Each

Signature Operating Account (includes Regular, Merchant, and Community pricing)

	Current	Effective August 1, 2021
Cash (Bills) included per month	\$18,000	\$20,000
Coin included per month	\$1,800	\$2,000
Send or Request Interac® e-Transfers	\$1.50/Each	Unlimited
Regular and Merchant member Monthly Fee	\$70/Month	\$80/Month
Minimum Daily Balance Required to Waive Monthly Fee	\$60,000	\$65,000

For More Information

For a complete list of fees and other banking options, please visit us online or in branch. We're always here to help you reach your financial goals with our wide range of financial solutions.