

Which account is right for you ?

Wainwright Credit Union

Personal Chequing Account Packages

WRIGHT CHOICE ACCOUNT

This basic chequing account is ideal for members who typically have a low number of routine debit transactions per month. With this account, you are entitled to 20 free debit transactions per month. A "pay as you go" account, there is no monthly account fee, and you pay \$0.50 per debit transaction after the 20 free debits, but only for the services you use. Fees are capped at \$15 a month for these routine services.

WRIGHT CHOICE PLUS ACCOUNT

This chequing account is designed for members who have at least 40 debit transactions every month. The low monthly account fee of \$10 includes 50 routine debit transactions, and a charge of \$0.50 per transaction thereafter. There is no charge for paying bills in-branch, but the corresponding debit transaction is counted and will be charged for if your free transactions have all been used. Fees are capped at \$15 a month for these routine services.

If you maintain a balance of \$3,000 in your chequing account, we will waive the monthly account fee.

WRIGHT CHOICE ULTRA ACCOUNT

This chequing account is the best choice for members having a high number of transactions each month. The monthly account fee of \$15 entitles you to unlimited routine debit transactions and free in-branch bill payments.

An added bonus is that there are no fees for the purchase of travelers cheques, money orders, drafts or certified cheques. Nor is there a fee to stop payment on any of your cheques.

If you maintain a balance of \$5,000 in your chequing account, we will waive the monthly account fee.

Wainwright Branch
780-842-3391

Chauvin Branch
780-858-3751

Edgerton Branch
780-755-4064

Hardisty Branch
780-888-2883

Hughenden Branch
780-856-6070

Irma Branch
780-754-4001

Consort Agency
403-577-2650

PlanWright Financial
780-842-1370

2009v2

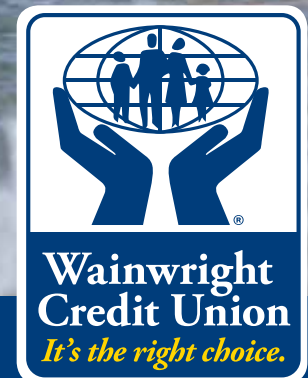
www.wainwright-cu.com



Go to:
Personal
Services

Link to:
Chequing
Accounts

effective:
June 22, 2009



Personal Chequing Account Packages

Debit transactions/debit items

Routine “debit items” or “debit transactions” referred to include:

- Cheques
- ATM withdrawals
- ATM transfers
- Purchases using your Member Card or Global Payment card
- TeleService bill payments & transfers
- Internet banking bill payments & transfers
- Automated Fund Transfers, i.e. automatic payments you have set up. They may be referred to as AFT’s or EFT’s (Electronic Fund Transfers).
- In-branch, over-the-counter withdrawals and bill payments
- Overdraft transfers
- Internal account transfers

	Wright Choice	Wright Choice Plus	Wright Choice Ultra	Student Advantage	Diamond Member
Account Fee	N/A	\$10/month	\$15/month	no charge	no charge
Minimum monthly balance*	N/A	\$3,000	\$5,000	N/A	N/A
# of free debits	20	50	unlimited	unlimited	unlimited
Per item debit fee	\$0.50	\$0.50	N/A	N/A	N/A
Telephone & Internet banking inquiries	unlimited, no charge	unlimited, no charge	unlimited, no charge	unlimited, no charge	unlimited, no charge
Telephone & Internet banking bill payments & transfers	\$0.50 if over 20 free debits	\$0.50 if over 50 free debits	unlimited, no charge	unlimited, no charge	unlimited, no charge
Internet banking view images of cleared cheques	unlimited, no charge	unlimited, no charge	unlimited, no charge	unlimited, no charge	unlimited, no charge
Over-the-counter bill payments: in-branch bill payments/ATM bill payments	\$1.00 per bill plus \$0.50 if over 20 free debits	\$0.50 per item if over 50 free debits	unlimited, no charge	unlimited, no charge	unlimited, no charge
ATM withdrawals, any Canadian CU or ATB	\$0.50 per item if over 20 free debits	\$0.50 per item if over 50 free debits	unlimited, no charge	unlimited, no charge	unlimited, no charge
ATM withdrawals, other financial institutions	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50
ATM withdrawals, international	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Direct Payment/Point of Sale purchases, per item	\$0.50 if over 20 free debits	\$0.50 if over 50 free debits	unlimited, no charge	unlimited, no charge	unlimited, no charge
Travelers cheques/money orders/drafts/certified cheques/stop payments	See Service Fee Brochure	See Service Fee Brochure	unlimited, no charge	unlimited, no charge	unlimited, no charge

***If your account balance remains at or above the minimum listed, you will not be charged the monthly fee for that month.**

If you have at least \$3000 in your personal membership common shares account, you are entitled to the Wright Choice Ultra Package account at no charge

STUDENT ADVANTAGE ACCOUNT

We believe that our youth deserve special attention. While they are in school, we want to help them by minimizing their fees.

The Student Advantage account is for students aged 13 - 18. It extends to full-time students over 18 in full-time post-secondary studies to age 25, when they show proof of enrollment.

Eligible student members will enjoy the benefits of the Wright Choice Ultra account at no charge.

DIAMOND MEMBERS

Just as a diamond has great value, so do our seniors, aged 60 and over. Diamond members automatically receive all the benefits of the Wright Choice Ultra at no charge. They enjoy a \$10 annual reduction on safety deposit box rental. They can receive interest on their term deposits monthly, quarterly or semiannually if they wish. Once they reach age 65, they can withdraw funds from their Common Share accounts, leaving only the \$5 minimum required.

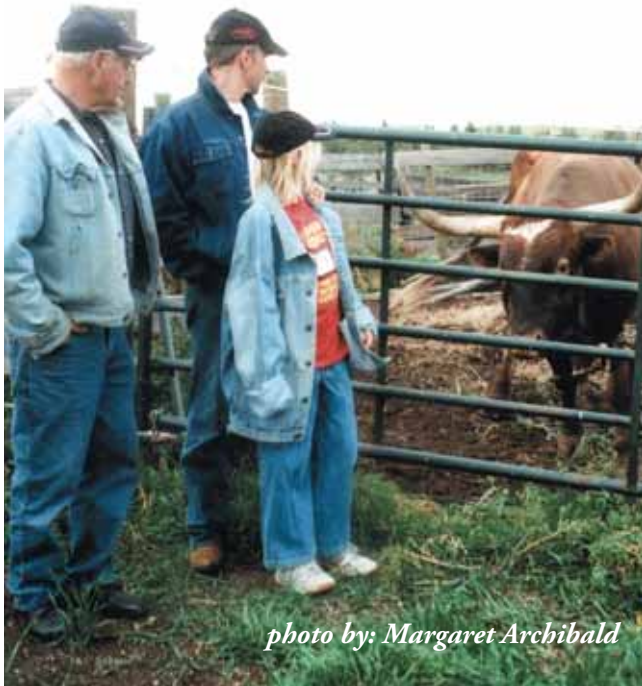


photo by: Margaret Archibald