



## Cashco Everyday Use Account

Our unlimited transactional account.

Fees	
Monthly Fee	\$0.00 when the client arranges a monthly direct deposit or two pre-authorized transactions.
	\$9.95 if the above criteria are not met.
Included Transactions	
<ul style="list-style-type: none"><li>✓ Unlimited Interac and Deposit transactions.</li><li>✓ \$1 Interac e-transfers</li></ul>	
Features & Benefits	
<ul style="list-style-type: none"><li>✓ Free Access to ATB Mobile</li><li>✓ Free Access to Cashco Financial and ATB Financial ABMs.</li><li>✓ Earn \$0.25 per transaction (up to \$5.00/month) deposited into your Savings Account on Dec 1st of each year.*</li></ul>	

\* Savings Accounts must be active on December 1<sup>st</sup> in order to receive the \$0.25 transaction incentive.

## Cashco Jumpstart Savings Account

The account that gets you saving.\*\* We'll deposit \$10.00 into your account just for opening it up.

Fees	
Monthly Fee	\$0.00
Included Transactions	
<ul style="list-style-type: none"><li>✓ 1 FREE withdraw transaction per month</li><li>✓ \$1.00 per withdraw transaction after first free withdraw</li><li>✓ Unlimited deposit transactions</li><li>✓ \$1 Interac e-transfers</li></ul>	

\*\* Savings Accounts are not intended for everyday use.



## Cashco Mom's Match Savings Account

The account that rewards your good savings habits.\*\*\* For every \$10 you save, we'll match it — up to \$120 per year.

Fees	
Monthly Fee	\$0.00
Included Transactions	
✓ 1 FREE withdraw transaction per month	
✓ \$1.00 per withdraw transaction after first free withdraw	
✓ Unlimited deposit transactions	
✓ \$1 Interac e-transfers	

\*\*\* Savings Accounts are not intended for everyday use.

## Other Fees

ABM Cirrus International	\$5.00
ABM Withdrawal non-ATB	\$1.50
Chargeback	\$45.00
Certified Cheque	
→ Issuer	\$10.00
→ Payee	\$15.00
Cheque processed in USD on CAD	\$15.00
Non MICR encoded Cheque	\$5.00
Draft CAD	\$7.50
Draft USD	\$7.50
Other foreign/multi-currency	\$7.50
EFT Return	\$45.00
E-transfer cancellation	\$3.00
Insufficient funds/NSF	\$10.00
Stop Payments	
→ Cheques (full details)	\$12.00
→ Cheques (partial details)	\$20.00
→ EFT (full or partial details)	\$20.00



## Foreign Currency Conversion

The following exchange rates apply to transactions made outside of Canada. Exchange rates are determined by Visa\* international.

Foreign currency purchases made with your Visa Debit enabled Debit Card (online or in person).	A 2.9% currency conversion fee is applied to the foreign currency amount after being converted to Canadian dollars.
Withdrawals made non-ATB ABM in a foreign currency with your Visa Debit enabled Debit Card.	A 2.9% currency conversion fee is applied to the foreign currency amount withdrawn, plus any applicable provider ABM fees are converted in Canadian dollars.  This is an addition to any ATB ABM usage fees that are charged.