

YOUR MONEY

Whether you're building your retirement savings, putting money aside for an emergency, planning for a major purchase or saving for upcoming expenses, we have a savings account suited to your needs. Our competitive interest rates will help you reach your savings goals at your own pace, one deposit at a time.

At Atlantic Edge Credit Union, your money is protected with strong deposit insurance coverage to give you peace of mind as your deposits grow. In fact, the Credit Union Deposit Guarantee Corporation provides the most comprehensive deposit insurance and stabilization program of any financial institution in the province, with coverage of up to \$250,000 per account type.

Have some questions?

We're always here to answer all of your questions and help you find the right accounts for your unique financial goals.



Serving you now from
11 branch locations.

Corner Brook
709-634-4632

Deer Lake
709-635-5149

Doyles
709-955-2402

Happy Valley - Goose Bay
709-896-4851

Jeffrey's
709-645-2512

L'Anse au Loup
709-927-5522

Mary's Harbour
709-921-6354

Port aux Basques
709-695-7000

Port Saunders
709-861-2263

St. Anthony
709-454-0098

St. George's
709-647-2000

atlanticedgecu.ca
1-877-377-3728

Brochure Date: May 2022

Savings Accounts



**The right account
for every way you choose to save.**



Choosing the right Savings Account

Each savings account is designed to complement a specific way of saving money.

Each of our specialized savings accounts come with different features and benefits to fit your lifestyle. Performing any one of the following transactions would be considered a standard transaction.

Standard Transactions

ATM Withdrawal
 ATM Transfer
 In-Branch Transfer
 In-Branch Cash Withdrawal
 Bill Payment
 In-Store Purchase
 Interac Flash® (Tap)
 Interac® Online Payment
 Online Bill Payment
 Online Transfers
 Pre-authorized Payments
 TeleService
 Telpay® Transfer
 Telpay® Bill Payment

Competitive rates

Your Saving Accounts features a competitive interest rate so your money can multiply, and you can reach your savings goals.

Unlimited Me-to-Me online transfers with certain Savings Account

Transfer funds to and from your savings accounts online as much as you like without using any of your included standard transactions. This is not included in the High Interest Savings Account (HISA), or the HISA TFSA.

	Your Savings	Your Savings Under 25	Tax-Free Savings (TFSA)	High Interest Savings (HISA)	HISA TFSA
Monthly Fees	Pay As You Go	Pay As You Go	Pay As You Go	Pay As You Go	Pay As You Go
<i>Transactions</i>					
Standard Transactions	2 FREE \$1.00 /Additional	10 FREE \$1.00 /Additional	2 FREE \$1.00 /Additional	\$5.00 Per Transaction	\$5.00 Per Transaction
Online Me-to-Me Transfers	Unlimited	Unlimited	Unlimited	N/A	N/A
Deposit Anywhere™	Unlimited	Unlimited	Unlimited	N/A	N/A
Interac e-Transfers®	\$1.50	\$1.50	\$1.50	\$6.50	\$6.50
Interac® ATM	\$1.50	\$1.50	\$1.50	\$6.50	\$6.50
International ATM* / PLUS ATM	\$3.00	\$3.00	\$3.00	\$8.00	\$8.00
Cross Border Debit	-	-	-	-	-
Overdraft	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
Money Orders	\$6.00	\$6.00	\$6.00	\$11.00	\$11.00
Certified Cheque	\$12.00	\$12.00	\$12.00	\$17.00	\$17.00
Draft	\$6.00	\$6.00	\$6.00	\$11.00	\$11.00
<i>Record-Keeping</i>					
Online Statement	Free	Free	Free	Free	Free
Paper Statement	\$3.00 Month	\$3.00 Month	\$3.00 Month	\$3.00 Month	\$3.00 Month

*Fees listed under HISA and HISA TFSA include the \$5.00 transaction fee.

What is a TFSA?

TFSAs are registered savings accounts that allow you to earn investment income tax free inside the account. The savings can then be used for a variety of needs.

Why a High Interest Savings Account (HISA)?

This account pays a high rate of interest, comparable to term investments. Interest is calculated on your daily closing balance, paid monthly.



ATLANTIC EDGE