

Looking for
a personal
account that
is as flexible
as you?

We've got
you covered.

ALBERTVILLE (306) 929 – 4714
Box 99, 1 Unity Street, Albertville SK S0J 0A0

ARBORFIELD (306) 769 – 8581
Box 265, 108 Main Street, Arborfield, SK S0E 0A0

BIG RIVER (306) 469 – 4944
Box 147, 101 4th Avenue, Big River, SK S0J 0E0

CARROT RIVER (306) 768 – 2703
Box 639, 10 Main Street, Carrot River, SK S0E 0L0

CHOICELAND (306) 428 – 2152
Box 39, 100 Railway Avenue, Choceland, SK S0J 0M0

DEBDEN (306) 724 – 8370
Box 100, 324 Main Street, Debden, SK S0J 0S0

NIPAWIN (306) 862 – 4651
Box 2074, 100 1st Avenue West, Nipawin, SK S0E 1E0

PRINCE ALBERT (306) 922 – 8252
200 28th Street West, Prince Albert, SK S6V 4S9

WHITE FOX (306) 276 – 2142
Box 310, 125 Railway Avenue, White Fox, SK S0J 3B0

ZENON PARK (306) 767 – 2434
Box 160, 735 Main Street, Zenon Park, SK S0E 1W0

contactus@diamondnorthcu.com
diamondnorthcu.com



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Personal
Accounts



FIT FOR
REAL LIFE



Ways to Bank

CONVENIENT WAYS TO DO YOUR BANKING FROM ANYWHERE, ANYTIME:

- iPhone® or Android™ app
- Online Banking
- Mobile web (diamondnorthcu.com/m)
- Text Message Account Inquiries (Mobile Banking)

ALLOWING YOU THE FLEXIBILITY TO:

- Pay bills now, in the future or recurring
- Check balances and account activity
- Transfer money to other accounts, other people and other institutions
- Access e-Statements for up to 7 years
- Send and accept *Interac* e-Transfer® transactions
- Request Money and Set up Autodeposit for *Interac* e-Transfer
- Receive Alerts - when activity occurs in your account
- Lock debit cards with Lock'N'Block®
- Deposit cheques using *Deposit Anywhere*™
- Apply for loans and investments
- Order cheques, rename accounts and more!

Service Charges

Handling Fees

Chargebacks: \$5.00
 NSF Charge: \$45.00
 Stop Payments: \$20.00
 Certified Cheques - members: \$15.00
 Certified Cheques - non-members: \$20.00
 Western Union Drafts (CAD & USD): \$15.00
 Western Union Drafts (International): \$25.00

Wire Transfers (in or out of province)

Depending on Destination: \$15.00 - \$50.00

Account Inquires (by phone) \$5.00.

Safety Deposit Box Rental

\$30.00 - \$125.00 plus GST

All the above and any charges not listed here are SUBJECT TO CHANGE

Account Packages

Personal	Flex Choice			Value Choice	Elite Choice	Savings		USD Account
	Level 1	Level 2	Level 3			Classic	Enriched	
Free Unlimited Deposits	✓	✓	✓	✓	✓	✓	✓	✓
Free Unlimited Incoming <i>Interac</i> e-Transfers®	✓	✓	✓	✓	✓	✓	N/A	N/A
Free Outgoing <i>Interac</i> e-Transfers® (Up to a maximum of 50 per month, charge of \$1.50 each thereafter)	✓	✓	✓	\$1.50	✓	\$1.50	N/A	N/A
Ding Free ATM Usage across Canada	✓	✓	✓	✓	✓	✓	✓	✓
Free access to online & mobile app banking	✓	✓	✓	✓	✓	✓	✓	✓
Free Cheque Order (1 per year)					✓			
Diamond North Collabria Mastercard Annual Fee Waived						On 1 Cdn & 1 US card		
Monthly package fee¹	\$4.95 <small>12 Transactions (18 transactions auto bump to Level 2)</small>	\$10.95 <small>25 Transactions (31 transactions auto bump to Level 3)</small>	\$16.95 <small>Unlimited Transactions</small>	\$4.00 <small>8 Transactions</small>	\$29.95 <small>Unlimited Transactions</small>	N/A	N/A	\$3.00 USD <small>(N/A if in Choice Elite pkg)</small>
Additional Transactions Over Limit	\$1	\$1	NA	\$1	NA	\$1	\$5	\$1 USD
ATM withdrawal <i>Interac</i> (Non CU ATMs)²·³	\$3	\$3	\$3	\$3	\$3	\$3	\$3	N/A
ATM withdrawal Plus® & Cirrus® (US & International ATMs)²·³	\$4	\$4	\$4	\$4	\$4	\$4	\$4	N/A
Paper Statement Fee	\$2	\$2	\$2	\$2	\$2	\$2	\$2	\$2 USD
Additional Features	Account holders are moved automatically between levels, depending on transaction levels each month. Accounts are non-interest bearing.					Foreign Funds Fee Waived US Account Pkg Fee Waived		
Youth	Youth			(1) Additional Transactions Over Limit fees (electronic transactions such as bill payments, ATM transactions and paper transactions like cheques and withdrawals) will apply when transaction limit is exceeded. (2) Not included in Monthly Package transaction counts. (3) Non-Diamond North Credit Union ATM channels may charge their own fees for use. (4) Requires Application and Proof of Enrollment. FAT CAT and HEADSTART are registered trademarks owned by Canadian Credit Union Association, used under license. <i>Interac</i> and <i>Interac</i> e-Transfer® are registered trademarks of <i>Interac</i> Inc., used under license. *PLUS is a registered trademark owned by Visa International, used under license. Cirrus® is a registered trademark owned by MasterCard International Incorporated, used under license. All trademarks are the property of their respective owners.				
	Fat Cat® Age 0 - 12	HeadStart® Age 13 - 18	Graduate⁴ Age 19 - 25					
Monthly Fee	N/A	N/A	N/A					
Free Number of Items per month¹	Unlimited	20	20					
Additional Transactions Over Limit	Unlimited	\$1	\$1					
ATM withdrawal <i>Interac</i> (Non CU ATMs)²·³	\$3	\$3	\$3					
ATM withdrawal Plus® & Cirrus® (US & International ATMs)²·³	\$4	\$4	\$4					



FLEX CHOICE Chequing Account

No more worrying about going over your monthly transactions, our Flex Choice account is as flexible as you are! Adjust *automatically* between levels based on your usage and only pay for what you use!



ELITE CHOICE Chequing Account

This exclusive account offers **unlimited** transactions, **waived annual fees** for 1 CAD Diamond North Mastercard, a savings of \$120/year *and* 1 USD Diamond North Mastercard, a savings of \$50 USD/year! You will also get 1 **free cheque order** a year, a **free USD chequing** account and **Foreign Funds Fees will be waived!** That is an added savings of \$100 or more annually!