

Personal Savings Accounts and Fees

Effective May 1, 2023

Choose the account or package that best suits your savings goals

Account Overview	Daily Interest Savings	Daily Interest Savings 60+	High Interest eSavings	Investment Savings	U.S. Dollar Investment Savings ²
Interest rate tiers¹	\$0.01 - \$1,000 \$1,001 - \$5,000 \$5,001 - \$10,000 \$10,001+	\$0.01 - \$1,000 \$1,001 - \$5,000 \$5,001 - \$10,000 \$10,001+	\$0.01 - \$100,000 \$100,001 - \$200,000 \$200,001+	\$0.01+: flat rate	\$0.01+: flat rate
Monthly debit transactions included³	Two free per month (\$0.75 each thereafter)	Unlimited	Two free electronic transactions per month (\$2.50 each thereafter) \$7.50 per in-branch transaction	One free per month (\$2.50 each thereafter)	One free per month (\$5 each thereafter)
Additional debit transaction fees waived with	Min. daily balance of \$3,000 ⁴	--	--	--	--
Interac e-Transfer® (Send, Request)⁵	\$1.50	\$1.50	\$1.50	\$1.50	--
Foreign currency transactions	\$0.95 plus 2% foreign exchange fee	\$0.95 plus 2% foreign exchange fee	\$0.95 plus 2% foreign exchange fee	\$0.95 plus 2% foreign exchange fee	--
Creative Arts Financial/ THE EXCHANGE Network® ATM	\$0.75	\$0	\$2	\$2.50	--
Allpoint ATM (US)	\$0	\$0	\$0	\$0	--
Interac® or non-Creative Arts Financial/ non-THE EXCHANGE Network® ATMs	\$3.50	\$3.50	\$3.50	\$3.50	--
Cirrus® or non-Allpoint ATMs (US and international)	\$3.50	\$3.50	\$3.50	\$3.50	--
Other associated fees and benefits					
Monthly all-in-one paper statement⁷	\$2	\$2	\$2	\$2	\$2
Additional Benefits	--	\$10 discount on a safe deposit box rental Fee waived for drafts, certified cheques and FX drafts	--	--	--

Please refer to the 'Account-related transactions and other services fee schedule' at CreativeArtsFinancial.com/Fees for additional information.

¹Interest is calculated on the closing daily balance and paid at month end. Visit CreativeArtsFinancial.com for current rates. ²Fees are charged in U.S.dollars. ³On applicable accounts, monthly debit transactions include in-branch and electronic/self-serve withdrawals, transfers, bill payments, pre-authorized payments, and debit card payments. Interac e-Transfer® and ATM network fees are excluded. ⁴With a \$3,000 minimum monthly balance, applicable debit fees will not be charged. ⁵Fee is charged for Send Money transactions immediately and Request Money transactions when fulfilled. ⁶Fees listed do not include any additional charges by other financial institutions or independent ATM owners. ⁷The paper statement fee applies per statement and is applied after each month end; eStatements are free; all statements include cheque images at no extra cost.

Account offers are available to Ontario residents only that are the age of majority. All account openings and offers are subject to Creative Arts Financial approval and may be revoked at any time.