

10 Branches Across  
Prince Edward Island



**Alberton**  
**902-853-4112**  
566 Main St,  
Alberton, PE COB 1BO

**O'Leary**  
**902-859-2266**  
512 Main St,  
O'Leary, PE COB 1VO

**Charlottetown**  
**902-892-4107**  
281 University Ave,  
Charlottetown, PE C1A 4M3

**Stella Maris**  
**902-963-2543**  
7201 Main St,  
North Rustico, PE COA 1X0

**Évangéline**  
**902-854-2595**  
37 Mill Rd,  
Wellington, PE COB 2EO

**Stratford**  
**902-569-6900**  
10 Kinlock Rd,  
Stratford, PE C1B 1R1

**Malpeque Bay**  
**902-836-3030**  
1 Commercial St,  
Kensington, PE COB 1MO

**Tignish**  
**902-882-2303**  
284 Business Street,  
Tignish, COB 2BO

**Montague**  
**902-838-3636**  
524 Main Street,  
Montague, PE COA 1RO

**Tyne Valley**  
**902-831-2900**  
873 Canada Rd,  
Tyne Valley, PE COB 2CO

### Save on Monthly Fees

The monthly fee is waived if you maintain a minimum daily balance in your account during the month on all Chequing Accounts.

### Interac® e-Transfers for Everyone

Send or Request Interac® e-Transfers without any extra fees.

Enjoy unlimited Interac® e-Transfers on Flex and UltraFlex Chequing Accounts, and up to 25 on a Core Chequing Account for free.

### Switch Your Account Package

Whether you're planning a trip or going on a spending hiatus, avoid excess service charges by easily switching your Account Package with a quick phone call.

### Reach Out to Us



@ProvincialCU  
provincialcu.com

Text: 1-855-728-2211

E-mail: [support@pcu.ca](mailto:support@pcu.ca)

After hours online banking support

1-888-273-3488



## Key Features



# Chequing Accounts

| Do more with your money.

## An account for your everyday spending.

Each Chequing Account is designed to complement different lifestyles and budgets.

## An option for every stage of life.

Whether you're a student, a young working adult, or enjoying retirement, discounts are available for youth and seniors on any Chequing Account.

## Unlimited Me-to-Me online transfers.

Transfer funds between your Savings and Chequing Accounts online as much as you like without using any of your included Standard Transactions.

## Preparing for a US trip?

With our USD Account, you can set aside money when the exchange rate is best and access it in branch before you travel.

### Standard Transactions

Bill Payments  
Cheques  
CU ATM Withdrawals & Transfers  
In Branch Withdrawals & Transfers  
In Store Purchase  
Mobile Wallet Purchase  
Pre-Authorized Payments  
Send & Request Interac® e-Transfer

## Chequing Accounts

	CORE	FLEX	ULTRAFLEX	USD <sup>+</sup>
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MONTHLY FEE				
Regular Price	\$4.00   Month	\$14.50   Month	\$29.50   Month	-
Youth Price (25 and under)	-	Free	\$12.00   Month	-
Senior Price (60 and over)	Free	\$7.25   Month	\$20.75   Month	-
Minimum Balance Required for the Entire Month to Waive the Fee	\$2,000	\$4,000	\$5,000	-

TRANSACTIONS				
Standard Transactions	25 Free   \$1.25 Additional	Unlimited	Unlimited	2 Free \$2.00   Additional
Online Me-to-Me transfers	Unlimited	Unlimited	Unlimited	-
Deposit Anywhere™	Unlimited	Unlimited	Unlimited	-
Send Interac® e-Transfers	Included in your Standard Transactions Limit (25)	Unlimited	Unlimited	-
Request Interac® e-Transfers	Included in your Standard Transactions Limit (25)	Unlimited	Unlimited	-
Interac® ATM	\$1.50   Withdrawal	\$1.50   Withdrawal	Unlimited	-
International ATM*	\$4.00   Withdrawal	\$4.00   Withdrawal	Unlimited	-
Cross Border Debit	\$2.25   Transaction	\$1.00   Transaction	Unlimited	-

ADDITIONAL FEATURES				
Credit Card	-	-	No Annual Fee on Collabria World Mastercard ^	-
Interest on Monthly Balance	-	-	Yes	-
Safety Deposit Box Discount	-	-	\$12.00   Year	-
Overdraft	\$5.00 + Interest	\$5.00 + Interest	Interest Only	-
Personalized Cheques	Starting at \$24.00	Starting at \$24.00	Free	-
Drafts	\$7.50	\$7.50	Free	-

RECORD KEEPING				
Online Statements with Cheque Images	Free	Free	Free	Free
Paper Statements with Cheque Images	\$2.50   Month	\$2.50   Month	Free	-

Any usage of the account features deemed excessive, abusive or contrary to its original purpose will be reviewed and addressed by the credit union. Unlimited refers to use of the account that is reasonable of the average consumer for personal daily use only. Any usage which is deemed to exceed what is reasonable personal daily use will be reviewed and may be subject to additional fees. If a member qualifies for a discounted account, they are limited to one account at the discounted rate regardless of how many member numbers they may hold.

^ Subject to credit approval. One (1) Credit Card Annual Fee rebate applies only for the member, who is also the Primary Cardholder of either one of the following Collabria Credit Cards – Collabria World Mastercard, or Collabria Travel Rewards Gold Mastercard, for as long as the member's UltraFlex Chequing account remains open and in good standing. All other fees and charges applicable to the selected and approved Collabria Credit Card Account continue to apply. The Rebate will appear on the member's PCU Bank Account within the first three statements after the annual fee is billed to the Collabria Credit Card Account.

\*Additional fees, such as any terminal convenience, currency conversion, or usage fees, may be charged by third parties and added as part of the transaction amount.

†Available in US Funds. Accounts in US Funds have restricted access. Speak to a staff member in branch for complete details.

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**Provincial**  
CREDIT UNION