



**ACCOUNT SELECTION  
MADE EASY**

**FIRST NATIONS BANK**  
**OF CANADA**

## MONEY MANAGEMENT TOOLS

First Nations Bank of Canada offers you a range of helpful tools to make managing your money easier.

### Recordkeeping

**Free Paperless Record Keeping** – Track account activity at your own convenience the way you want: by web, phone or at any First Nations Bank of Canada branch. It's easy and environmentally friendly. Please note that no printed or electronic statements will be sent to you.

**Paper Statement** – You can also receive printed monthly statements by mail.

**Online or Mobile Banking account history** – As an online or mobile Banking Customer, you can view your account transactions whenever you wish.

**View Cheque service** – Through Online or Mobile Banking, you can view, print and save copies of cheques that have cleared through your Canadian accounts service is free of charge.

### Automatic transfers

First Nations Bank of Canada Pre-Authorized Transfer Service is a great way to manage your day-to-day financial needs or develop a disciplined way to save for the things you want. We'll help you set up automatic transfers into a First Nations Bank of Canada account from another First Nations Bank of Canada account or an account held at another financial institution<sup>20</sup>. How often is up to you – monthly, biweekly or weekly.

### Pre-authorized payments and direct deposits

Pay bills the easy way by having the money come directly out of your account automatically. You can also have your pay cheque or pension deposited directly into your personal First Nations Bank of Canada chequing or savings account.

### Overdraft protection<sup>6</sup>

Enjoy the peace of mind that comes with overdraft protection on any of our chequing accounts

- **Overdraft Protection** costs just \$4.00 a month<sup>6</sup>. A full year of protection can cost less than an NSF fee on just one cheque.

Our standard rate of interest for either form of Overdraft Protection is 21% per annum<sup>3</sup>.

## Easy, flexible banking, to suit *all your needs*

Choose the account that's right for you. With a wide selection of chequing and savings accounts, flexible banking options and anytime, anywhere access to your accounts, First Nations Bank of Canada has an account that will meet your banking needs. We also offer innovative and convenient recordkeeping options including free online access to images of your cheques and paperless record keeping. We are committed to making your banking experience comfortable by designing our chequing and savings accounts for the way you like to bank.

## Bank the way you want

Enjoy the helpful, one-on-one assistance of our friendly, professional staff, or choose any of our convenient do-it-yourself options. You have access to all these transactions with our chequing and savings accounts, so you can manage your everyday banking with ease.

- In-branch withdrawals, transfers, bill payments and much more
- Balance inquires, cheque images, bill payments, transfers between accounts and more via Internet Banking and Telephone Banking
- Withdrawals, deposits, balance inquiries, transfers between accounts and Personal Identification Number (PIN) change via First Nations Bank automated banking machines (ATMs) or in branch
- *Interac*® ATM cash withdrawals throughout Canada
- *Interac*® Debit purchases in Canada
- *Interac*® e-Transfer – a simple, convenient and secure way to send, request and receive money directly from one bank account to another
- *Cirrus*® ATMs cash withdrawals around the world<sup>2</sup>
- Cheques, pre-authorized debits and pre-authorized transfers

## EASY ACCESS

We make banking comfortable with 24-hour access through ATMs, Mobile, Telephone and Online Banking. Your new Access Card is chip-enabled for a higher level of security and is the key that lets you bank when, where and how you want by using any of our convenient banking options.

### Online Banking<sup>1</sup>

Manage your First Nations Bank of Canada accounts on our comprehensive website.

### Telephone Banking<sup>1</sup>

Do almost anything you can do in the branch right over the telephone.



### ATMs<sup>1</sup>

Make withdrawals, deposits, balance inquiries, account transfers and Personal Identification Number (PIN) changes easily.

### Interac<sup>®</sup> Debit

The convenient and safe way to make purchases without carrying cash.



### Interac<sup>®</sup> e-Transfer

Use Online Banking to send/request money to/from anyone with an email address or cellphone number and a bank account at a Canadian financial institution.

### International ATM withdrawals

Withdraw cash from your First Nations Bank account at any *Cirrus*<sup>®2</sup> ATM.

### First Nations Bank of Canada branch service

Enjoy friendly, helpful service at any First Nations Bank of Canada.

### The Exchange<sup>®</sup> Network

Withdraw cash or make deposits at participating ATMs displaying The Exchange<sup>®</sup> Network symbol.

# Chequing *Accounts*

**Looking for a convenient way to manage your day-to-day financial needs?** Our chequing accounts have what you need to take care of your bill payments, deposits, withdrawals and other day-to-day financial matters.

# Chequing Accounts

## Value Account

*Ideal and a great value if you don't do many transactions.*

### Transactions Included

#### **12 included**

Additional transactions are \$1.25 each

### Additional Fees

- *Interac*<sup>®</sup> ATM withdrawal \$1.50 each
- *Cirrus*<sup>®2</sup> ATM (inside U.S. and Mexico) \$3 each
- *Cirrus*<sup>®2</sup> ATM (outside Canada, U.S. and Mexico) \$5 each
- *Interac*<sup>®</sup> e-Transfers sent \$1.50 each
- Receive a Fulfilled *Interac*<sup>®</sup> Money Request \$1.50
- Fulfill an *Interac*<sup>®</sup> e-Transfer Money Request free

### Recordkeeping Options

- Paperless: **FREE**
- Online Statements: **FREE**
- Monthly Statement: **FREE**
- Cheque Image Return<sup>7</sup>: \$2 per month

### Additional Features

- Not Applicable

### Monthly Fees and Rebates

**\$3.95** Maintain a \$1,500 balance and the \$3.95 monthly fee is waived<sup>9</sup>

## Value Plus Account

*If you use your account frequently, this can be the best value for you.*

### Transactions Included

#### 25 included

Additional transactions are \$1.25 each

### Additional Fees

- *Interac*<sup>®</sup> ATM withdrawal \$1.50 each
- *Cirrus*<sup>®2</sup> ATM (inside U.S. and Mexico) \$3 each
- *Cirrus*<sup>®2</sup> ATM (outside Canada, U.S. and Mexico) \$5 each
- *Interac*<sup>®</sup> e-Transfers sent \$1.50 each
- Receive a Fulfilled *Interac*<sup>®</sup> Money Request \$1.50
- Fulfill an *Interac*<sup>®</sup> e-Transfer Money Request free

### Recordkeeping Options

- Paperless: **FREE**
- Online Statements: **FREE**
- Monthly Statement: \$2.00
- Cheque Image Return<sup>7</sup>: \$2 per month

### Additional Features

- Students – full-time post-secondary students **FREE**<sup>10</sup>

### Monthly Fees and Rebates

**\$10.95** Maintain a \$2,500 balance and the \$10.95 monthly fee is waived<sup>9</sup>

# Chequing Accounts

## Infinity Account

*Unlimited transactions can mean big savings for very active accounts.*

### Transactions Included

#### Unlimited

Includes 2 free *Interac*<sup>®</sup> e-Transfers

### Additional Fees

- *Interac*<sup>®</sup> ATM withdrawal \$1.50 each
- *Cirrus*<sup>®2</sup> ATM (inside U.S. and Mexico) \$3 each
- *Cirrus*<sup>®2</sup> ATM (outside Canada, U.S. and Mexico) \$5 each
- Additional *Interac*<sup>®</sup> e-Transfers sent \$1.50 each
- Receive a Fulfilled *Interac*<sup>®</sup> Money Request \$1.50
- Fulfill an *Interac*<sup>®</sup> e-Transfer Money Request free

### Recordkeeping Options

- Paperless: **FREE**
- Online Statements: **FREE**
- Monthly Statement: \$2.00
- Cheque Image Return<sup>7</sup>: \$2 per month

### Additional Features

- Not Applicable

### Monthly Fees and Rebates

**\$14.95** Maintain a \$3,500 balance and the \$14.95 monthly fee is waived<sup>9</sup>



## Select Service

*Our premium account. Take advantage of unlimited transactions and many other savings.*

### Transactions Included

#### **Unlimited**

Including unlimited *Interac*<sup>®</sup> and *Cirrus*<sup>®</sup> ATM withdrawals<sup>11</sup>, and *Interac*<sup>®</sup> e-Transfers sent

### Recordkeeping Options

- Paperless: **FREE**
- Monthly Statement: **FREE**
- Cheque Image Return<sup>7,8</sup>: **FREE**

### Additional Features

- Any personal cheque style **FREE** of charge
- No-fee drafts
- **FREE** Borderless Plan with U.S. Dollar Account
- **FREE** small safety deposit box<sup>12</sup>
- ¼% interest bonus on **One** to Five-Year Non-redeemable Term Deposits<sup>13</sup>

### Monthly Fees and Rebates

**\$29.95** Maintain a \$5,000 balance and the \$29.95 monthly fee is waived<sup>9</sup>

# Chequing Accounts

## Elders Plan

*If you are 60 or over, enjoy this special account which features free services and discounts.*

### Transactions Included

#### Unlimited

### Additional Fees

- *Interac*<sup>®</sup> ATM withdrawals \$1.50 each
- *Cirrus*<sup>®2</sup> ATM (inside U.S. and Mexico) \$3 each
- *Cirrus*<sup>®2</sup> ATM (outside Canada, U.S. and Mexico) \$5 each
- *Interac*<sup>®</sup> e-Transfers sent \$1.50 each
- Receive a Fulfilled *Interac*<sup>®</sup> Money Request \$1.50
- Fulfill an *Interac*<sup>®</sup> e-Transfer Money Request free

### Recordkeeping Options

- Paperless: **FREE**
- Online Statements: **FREE**
- Monthly Statement: **FREE**
- Cheque Image Return<sup>7,8</sup>: **FREE**

### Additional Features

- Free personalized Basic Cheques
- No-fee drafts, CDN and U.S. Dollar
- \$5.00 discount on small safety deposit box<sup>12</sup>

### Monthly Fees and Rebates

**FREE**

# Savings *Accounts*

**We offer savings account options that meet a variety of savings goals,** especially if you require fewer transactions. Just determine the size of your account balance and whether growth or greater access to your balance is more important. *It's that easy.*

## First Nations High Interest Savings Account

*Ideal for customers looking for a more competitive interest rate while maintaining their account on reserve and who don't require regular access to savings.*

### Transactions Included

\$5 each<sup>1</sup> waived if you maintain a \$25,000 balance<sup>2</sup>

### Additional Fees

- *Interac*<sup>®</sup> ATM withdrawals \$1.50 each
- *Cirrus*<sup>®</sup> ATM withdrawals (inside U.S. and Mexico) \$3 each
- *Cirrus*<sup>®</sup> ATM withdrawals (outside Canada, U.S. and Mexico) \$5 each
- *Interac*<sup>®</sup> e-Transfers sent \$1.50 each
- Receive a Fulfilled *Interac*<sup>®</sup> Money Request \$1.50
- Fulfill an *Interac*<sup>®</sup> e-Transfer Money Request free

### Minimum Balance to Waive Transaction Fees<sup>2</sup>

\$25,000

### Recordkeeping Options

Paperless: **FREE**

Monthly Statement: \$2.00

Cheque Image Return: Not applicable

Recordkeeping Fee Waived with Minimum Monthly Balance of \$25,000<sup>2</sup>

### Additional Features

*Interest calculated daily and paid monthly*

1. Debit transactions are withdrawals, transfers, cheques, pre-authorized payments, *Interac*<sup>®</sup> Debit purchases, the debit portion of *Interac*<sup>®</sup> and *Cirrus*<sup>®</sup> ATM withdrawals, and *Interac*<sup>®</sup> e-Transfers.
2. Minimum monthly balance must be maintained throughout the month to qualify for fee waiver or rebate. Fees subject to change.
3. The Bank does not offer legal or tax advice. Where appropriate, you should consult a professional, such as a lawyer or an accountant, for legal or tax advice.
4. First Nations Non-Redeemable Term also available.

# Savings Accounts

## High Interest Tax Free Savings Account

*Grow your savings faster with this high-interest, tax-free account.*

### Transactions Included

No fee for Debit transactions<sup>14, 21</sup>

### Additional Fees

- *Interac*<sup>®</sup> ATM withdrawals – n/a
- *Cirrus*<sup>®2</sup> ATM withdrawals – n/a
- *Interac*<sup>®</sup> e-Transfer – n/a
- Receive a Fulfilled *Interac*<sup>®</sup> Money Request \$1.50
- Fulfill an *Interac*<sup>®</sup> e-Transfer Money Request free

### Minimum Balance to Waive Transaction Fees

- Not Applicable

### Recordkeeping Options

- Paperless: **FREE**
- Monthly Statement: **FREE**
- Cheque Image Return – n/a

### Additional Features

- Term Deposits can be held within the plan
- Convenience of Preauthorized Transfer Service

## Youth Account<sup>15</sup>

*A great daily interest account for those starting out.*

### Transactions Included<sup>16</sup>

Unlimited

### Additional Fees

- *Interac*<sup>®</sup> ATM withdrawal \$1.50 each
- *Cirrus*<sup>®2</sup> ATM withdrawals (inside U.S. and Mexico) \$3 each
- *Cirrus*<sup>®2</sup> ATM withdrawals (outside Canada, U.S. and Mexico) \$5 each
- *Interac*<sup>®</sup> e-Transfers sent \$1.50 each
- Receive a Fulfilled *Interac*<sup>®</sup> Money Request \$1.50
- Fulfill an *Interac*<sup>®</sup> e-Transfer Money Request free

### Minimum Balance to Waive Transaction Fees

Not Applicable

### Recordkeeping Options

- Paperless: **FREE**
- Monthly Statement: **FREE**
- Cheque Image Return<sup>7</sup>: \$2 per month

### Additional Features

- Interest calculated daily and paid monthly<sup>17</sup>

# Savings Accounts

## Every Day Savings Account

*Ideal for customers who want frequent access to their account and savings on fees*

### Transactions Included

Transfers are free<sup>18</sup>

1 FREE debit transaction per month<sup>14</sup>

Additional transactions \$2 each

### Additional Fees

- *Interac*<sup>®</sup> ATM withdrawals \$1.50 each
- *Cirrus*<sup>®2</sup> ATM withdrawals (inside U.S. and Mexico) \$3 each
- *Cirrus*<sup>®2</sup> ATM withdrawals (outside Canada, U.S. and Mexico) \$5 each
- *Interac*<sup>®</sup> e-Transfers sent \$1.50 each
- Receive a Fulfilled *Interac*<sup>®</sup> Money Request \$1.50
- Fulfill an *Interac*<sup>®</sup> e-Transfer Money Request free

### Minimum Balance to Waive Transaction Fees

- Not Applicable

### Recordkeeping Options

- Paperless: **FREE**
- Monthly Statement: \$2.00
- Cheque Image Return: n/a
- Recordkeeping Fee Waived with Minimum Monthly Balance of \$1,000<sup>9</sup>

### Additional Features

- Convenience of Preauthorized Transfer Service

## High Interest Savings Account

*Ideal for customers looking for a more competitive interest rate and don't require regular access to savings*

### Transactions Included<sup>16</sup>

\$5 each<sup>14</sup> waived if you maintain a \$25,000 balance<sup>9</sup>

### Additional Fees

- *Interac*<sup>®</sup> ATM withdrawals \$1.50 each
- *Cirrus*<sup>®2</sup> ATM withdrawals (inside U.S. and Mexico) \$3 each
- *Cirrus*<sup>®2</sup> ATM withdrawals (outside Canada, U.S. and Mexico) \$5 each
- *Interac*<sup>®</sup> e-Transfers sent \$1.50 each
- Receive a Fulfilled *Interac*<sup>®</sup> Money Request \$1.50<sup>9</sup>
- Fulfill an *Interac*<sup>®</sup> e-Transfer Money Request free

### Minimum Balance to Waive Transaction Fees

- \$25,000

### Recordkeeping Options

- Paperless: **FREE**
- Monthly Statement: \$2.00
- Cheque Image Return: n/a
- Recordkeeping Fee Waived with Minimum Monthly Balance of \$25,000<sup>9</sup>

### Additional Features

- Interest calculated daily and paid monthly<sup>22</sup>





U.S. *Accounts*

# U.S. Accounts

## Borderless Plan

*Offers a wide range of benefits for customers who travel frequently to the U.S.*

### Transactions Included

Unlimited

### Recordkeeping Options

- Paperless: **FREE**
- Monthly Statement: \$2.00

### Additional Features

- Free personalized Basic Cheques
- Preferred exchange rates on transactions up to \$25,000 U.S.
- No-fee U.S. Dollar drafts

### Monthly Fees and Rebates

**\$4.95 U.S.** Maintain a \$3,000 U.S. balance and the \$4.95 U.S. monthly fee is waived<sup>9</sup>

# U.S. Accounts

## U.S. Dollar Daily Interest Chequing Account

*Travelling or Investing in the U.S.? This account can make managing your funds easier.*

### Transactions Included

\$1.25 U.S. each

### Recordkeeping Options

- Paperless: **FREE**
- **Online Statement: FREE**
- Monthly Statement: \$2.00 U.S. per month

### Additional Features

- Earn daily interest that grows with your balance<sup>19</sup>

### Minimum Balance to Waive Debit Transaction Fees<sup>9</sup>

\$1,000 U.S.

1. Maintaining the care, control and confidentiality of your Access Card number, Personal Identification number, Online Banking password, and Telephone Banking password is your responsibility as set out in our customer agreements. First Nations Bank of Canada is not responsible for unauthorized access to accounts online or losses that occur as a result of careless or improper handling, storing or disclosure by you of your Access Card, Password or Online Banking password.
2. The Cirrus® Network is operated by MasterCard® Worldwide who is responsible for ensuring all Customer banks are compliant with current standards to allow withdrawals by all Cirrus® cardholders.
3. Interest calculated daily.
4. Number of transaction records accessible varies depending on how you access your account.
5. Applies to all Canadian chequing, savings and line of credit accounts with cheque-writing option.
6. Subject to complying with First Nations Bank of Canada lending policies and criteria. Some conditions apply.
7. Cheque image return only available with statement record keeping option (not paperless).
8. Cheque image return not available on former Investment Builder.
9. Minimum monthly balance must be maintained throughout the calendar month to qualify for fee waiver or rebate. Fees subject to change.
10. Some eligibility requirements apply.
11. Other Financial Institutions may charge fees for use of their ATMs.
12. Subject to Availability.
13. Offer does not apply to Redeemable or Special Term Deposit products.
14. Debit transactions are withdrawals, transfers, cheques, pre-authorized payments, bill payments, Interac® Debit purchases, the debit portion of Interac® and Cirrus®<sup>2</sup> ATM withdrawals and Interac® e-Transfers.
15. Only available to persons under the age of 19.
16. Transactions are withdrawals, transfers, cheques, pre-authorize payments, the debit portion of bill payments, Interac® Debit purchases, Interac® and Cirrus®<sup>2</sup> ATM withdrawals and Interac® e-Transfers.
17. Youth Accounts interest is paid monthly on the last day of the month on the following tiers: Tier 1: \$0 - \$4,999.99 Tier 2: \$5,000 and over. Interest will be calculated by multiplying the interest rate for each tier by the portion of the daily closing balance in that tier.
18. Transfers to First Nations Bank personal Canadian Dollar chequing or savings accounts registered in the same customer name using the transfer function are free. Transfers between accounts done by way of cheque or Interac® e-Transfer will be treated as debit transactions.
19. U.S. Dollar Daily Interest Chequing Account Interest is paid monthly on the last day of the month on the following tiers: Tier 1: \$0 - \$499.99 Tier 2: \$500 - \$999.99 Tier 3: \$1,000 - \$2,999.99 Tier 4: \$3,000-\$4,999.99 Tier 5: \$5,000 - 9,999.99 Tier 6: \$10,000 - \$24,999.99 Tier 7: \$25,000 - \$59,000 Tier 8: \$60,000 and over. Interest will be calculated by multiplying the interest rate for each tier by the portion of the daily closing balance in that tier.
20. The accounts must be held in the same name.
21. For High Interest TFSA Savings Accounts, a debit transaction does not include a Debit Payment Purchase.
22. High Interest Savings Account interest is paid monthly on the last day of the month on the following tiers: Tier 1: \$0 - \$4,999.99 Tier 2: \$5,000 to \$9,999.99 Tier 3: \$10,000 to \$24,999.99 Tier 4: \$25,000 to \$59,999.99 Tier 5: \$60,000 to \$5,000,000.00 Tier 6: \$5,000,000.01 and over. Interest is payable monthly at the rates per annum, as offered. Interest for each tier is paid on your total daily closing balance.

® The Exchange® Network

® Trade-mark of Interac Corp., First Nations Bank of Canada authorized user of the trade-mark.

© Cirrus is a worldwide interbank network operated by Mastercard Worldwide<sup>2</sup>

® Trade-mark of Mastercard Worldwide

Interest rates, fees and features are effective as of January 2nd, 2019 and are subject to change.



# FIRST NATIONS BANK

OF CANADA

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Who can answer  
your questions about  
*account selection?*

Simply visit any branch, or call us toll-free at  
1-888-454-3622.

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To find the First Nations bank of Canada branch  
nearest you please visit our website at [fnbc.ca](http://fnbc.ca) or  
email us at [fnbcservice@fnbc.ca](mailto:fnbcservice@fnbc.ca).

You can also connect with us on Facebook or Twitter.



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[fnbc.social](https://www.facebook.com/fnbc.social)



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