









Choose the best checking or savings account for your needs

Discover the advantages of our banking accounts, all designed to meet your various and unique needs.

By subscribing to our accounts, you can carry out even more transactions and pay less! Additionally, selected accounts benefit from a monthly fee waiver if you maintain a minimum balance.

	Personal Banking						Commercial Banking	
	NatFlex 	NatCheck 	NatCheck Unlimited 	NatMoney Market 	NatPrivilege 	NatSavings 	NatCheck Business 	NatMoney Market Business 
Why choose this account?	Convenient if you only make a few transactions each month	Ideal if you carry out several electronic transactions a month	Perfect if you want unlimited electronic transactions	Allows you to carry out transactions while saving	Suited to those 55 years of age or older. Offers checking privileges and a discount on safety deposit box rental	Perfect for saving for your projects at your own pace	To manage your business more efficiently	To manage your business and save at the same time
Eligibility criteria	None		Automatic monthly deposit required	None	Age 55 or older	None	None	
Initial deposit to open the account	\$100						\$100	\$3,500
Service charge per statement cycle	\$5.95	\$7.00	\$8.00	\$10.00	\$14.00	\$5.00	\$17.00	\$12.00
Minimal daily balance required to waive service charge	Not applicable	\$700	\$850	\$2,500	\$3,500 (combined deposit which includes savings and/or certificate of deposit balances)	\$500	\$3,000	\$2,500
Transactions included per statement cycle	> 5 checks, withdrawals or preauthorized debits ¹	> 7 checks, withdrawals or preauthorized debits ¹	Unlimited electronic transactions	> 3 cash withdrawals ³ > 6 preauthorized or automatic transfers (with no more than 3 checks, drafts or similar to a third party) ⁴	> 5 checks, withdrawals or preauthorized debits ¹	3 withdrawals ⁴	> The first 100 items deposited ⁵ (per statement period) > The first 30 items paid per statement period ⁵	> 3 cash withdrawals ³ > 6 preauthorized or automatic transfers (with no more than 3 checks, drafts or similar to a third party) ⁴
Checks	6 checks remitted at account opening				First 100 checks included	None	12 checks remitted at account opening	
ATM transactions at Presto and Natbank ATM machines ²	✓	✓	✓	✓	✓	✓	N/A	N/A
Online banking services	✓	✓	✓	✓	✓	✓	✓	✓
eStatement	✓	✓	✓	✓	✓	Quarterly ⁶	✓	✓
Paper statement	\$2.50/month/account					Quarterly ⁶	\$2.50/month/account	
Overdraft protection	Available (automatic transfer between Natbank accounts in the event of an overdraft: \$5.00 fee)					Not applicable	Line of credit	
Safety deposit box	Regular fees				30% off the annual fee	Regular fees	Regular fees	
Interest	Non-interest bearing				Interest bearing		Non-interest bearing	Interest bearing

¹ Additional checks, withdrawals or preauthorized debits: \$0.55 each.

² \$3.00 for all ATM transactions at other bank machines.

³ \$2.00 per transaction in excess of account specifications.

⁴ \$7.00 per transaction in excess of account specifications.

⁵ Additional items deposited or paid: \$0.35 each.

⁶ Monthly statement if electronic transactions occurred during the month. \$2.50/month/account for paper statement.