

# Montserrat Personal Account Selection Guide

Account	Description	Minimum Opening Balance	Monthly Fee	Number of FREE Debit Transactions per month	Additional Debit Transaction Fees	Royal Online™ and ATM transfers between your accounts	Pays Interest (Minimum balance to earn interest)	Overdraft Protection Available*
<b>Banking Accounts</b>								
RBC Day to Day Banking	A basic banking account to transact day to day business. Ideal for clients who wish to have a separate transactional account from their savings account.	\$200.00	\$25.00	5 FREE Cheques	Branch & cheque \$3.00 ATM withdrawals \$1.00	FREE	No	Yes
RBC VIP Banking	An all-inclusive package designed to simplify your banking including unlimited debit transactions, credit card rebates, unlimited debits at RBC Bank ATMs, free drafts, standing orders and much more.	\$500.00	\$65.00	UNLIMITED FREE: In Branch & Cheques, ATM & POS PLUS much more	—	FREE	No	Yes
<b>Savings Accounts</b>								
RBC Day to Day Savings	A basic savings account that earns interest on every dollar invested, making this account an ideal starting point to accumulating funds.	\$200.00	\$25.00	1 FREE debit item	Branch \$3.00 ATM withdrawals \$1.00	FREE	Yes (\$200.00)	No
<b>Age-Based Accounts</b>								
RBC Leo's Young Savers	A basic savings account designed for children and youth ages 0-17 for their day to day banking needs. The account can be opened by parents who are just starting to save toward their child's future and would like to have access to their funds.	\$100.00	FREE	UNLIMITED FREE In Branch, POS & ATM	—	FREE	Yes (N/A)	No
RBC Sixty Plus Package	A package specially designed for persons 60 years and over. Available as a savings or banking account.	\$5,000.00	\$12.50	UNLIMITED FREE: In Branch & Cheques, ATM & POS	—	FREE	Sixty Plus Savings - <b>Yes</b>  Sixty Plus Banking - <b>No</b>	Sixty Plus Savings - <b>No</b>  Sixty Plus Banking - <b>Yes</b>