

# FIND THE RIGHT BANK ACCOUNT

We have the perfect solution for you.



## PERSONAL ACCOUNTS

Our personal accounts are designed for simplicity. Let us help you choose an account to fit your needs. One of our experts would be happy to help.

### **SIMPLY FREE ACCOUNT®**

Base monthly fee: **FREE**

#### **FEATURES**

- Unlimited transactions per month with no minimum balance requirement.
- FREE Send & Request *Interac* e-Transfer®
- FREE cheque clearing
- FREE *Interac*® direct payments
- FREE pre-authorized payments
- FREE in-branch withdrawals
- FREE electronic and in-branch bill payments
- FREE electronic and in-branch transfers
- FREE THE EXCHANGE® and ACCULINK® ATM withdrawals
- FREE starter cheques
- FREE online banking account statement plus eStatement

#### **ADDITIONAL TRANSACTIONS**

- Send Me-to-Me transfer: \$1.00
- *Interac*® ATM withdrawal: \$2.00
- International ATM withdrawal: \$3.00

### **LOW FEE CHEQUING**

Base monthly fee: **\$5.50**

#### **FEATURES**

- 25 free transactions per month including *Interac*® direct payments and THE EXCHANGE® and ACCULINK® ATM withdrawals plus:
- Unlimited electronic transfers
- Unlimited pre-authorized payments
- Unlimited electronic bill payments
- eStatement or paper statement available

#### **ADDITIONAL TRANSACTIONS**

- Cheque clearing: \$1.00
- *Interac*® direct payment: \$1.00
- In-branch transfer: \$1.00
- In-branch withdrawal: \$1.00
- In-branch bill payment: \$2.00
- Send *Interac* e-Transfer®: \$1.00
- Request *Interac* e-Transfer®: \$1.00
- Send Me-to-Me transfer: \$1.00
- THE EXCHANGE® and ACCULINK® ATM withdrawal: \$1.00
- *Interac*® ATM withdrawal: \$2.00
- International ATM withdrawal: \$3.00

### **REDFROG CHEQUING**

Base monthly fee: **FREE**

#### **FEATURES**

- This account is available exclusively to Redfrog mortgage members.
- Unlimited free transactions per month including:
- FREE Send & Request *Interac* e-Transfer®
- Cheque clearing
- *Interac*® direct payments
- Pre-authorized payments
- In-branch withdrawals
- Electronic and in-branch bill payments
- Electronic and in-branch transfers
- THE EXCHANGE® and ACCULINK® ATM withdrawals
- eStatement or paper statement available

#### **ADDITIONAL TRANSACTIONS**

- Send Me-to-Me transfer: \$1.00
- *Interac*® ATM withdrawal: \$2.00
- U.S. ATM withdrawal: \$3.00
- International ATM withdrawal: \$3.00
- Office Cheques/Foreign Drafts: \$8.00

### **U.S. DOLLAR CHEQUING**

Base monthly fee: **FREE**

#### **FEATURES**

- Free electronic transfers
- eStatement or paper statement available

#### **ADDITIONAL TRANSACTIONS †**

- Cheque clearing: \$1.00
- In-branch withdrawal: \$1.00
- In-branch transfer: \$1.00
- Pre-authorized payment: \$1.00
- Send Me-to-Me transfer: \$1.00

† Transactions are charged in U.S. dollars. Bill payments, ATM transactions and *Interac*® direct payments are not available.

The Credit Union Deposit Insurance Corporation of British Columbia, a statutory corporation, fully guarantees all BC credit union deposits. Credit Union equity shares and investments such as mutual funds or RSP equity plans are not covered by deposit insurance.

\*Trade-Mark of Interac Inc. Used under licence.

# PERSONAL ACCOUNTS

## IGNITION™ CHEQUING

(up to and including age 24)

Base monthly fee: **FREE**

### FEATURES

50 free transactions per month including cheque clearing, *Interac*® direct payments, bill payments, in-branch transfers, in-branch withdrawals and THE EXCHANGE® and ACCULINK® ATM withdrawals, plus:

- Unlimited electronic transfers †
- Unlimited pre-authorized payments †
- eStatement or paper statement available

### ADDITIONAL TRANSACTIONS

• Cheque clearing:	\$1.00
• <i>Interac</i> ® direct payment:	\$1.00
• In-branch transfer:	\$1.00
• In-branch withdrawal:	\$1.00
• In-branch bill payment:	\$2.00
• Electronic bill payment:	FREE
• Send <i>Interac</i> e-Transfer®:	\$1.00
• Request <i>Interac</i> e-Transfer®:	\$1.00
• Send Me-to-Me transfer:	\$1.00
• THE EXCHANGE® and ACCULINK® ATM withdrawal:	\$1.00
• <i>Interac</i> ® ATM withdrawal:	\$2.00
• International ATM withdrawal:	\$3.00

† These count toward the monthly free transaction limit although any exceeding the limit are free.

## IGNITION™ SAVINGS

(up to and including age 24)

Base monthly fee: **FREE**

### FEATURES

25 free transactions per month, including *Interac*® direct payments, in-branch withdrawals, in-branch transfers and pre-authorized payments plus:

- Unlimited electronic transfers †
- Unlimited THE EXCHANGE® and ACCULINK® ATM withdrawals †
- eStatement or paper statement available

### ADDITIONAL TRANSACTIONS

• <i>Interac</i> ® direct payment:	\$1.00
• In-branch transfer/withdrawal:	\$1.00
• Pre-authorized payment:	\$1.00
• Electronic bill payment:	\$1.00
• In-branch bill payment:	\$2.00
• Send <i>Interac</i> e-Transfer®:	\$1.00
• Request <i>Interac</i> e-Transfer®:	\$1.00
• Send Me-to-Me transfer:	\$1.00
• <i>Interac</i> ® ATM withdrawal:	\$2.00
• International ATM withdrawal:	\$3.00

† These count toward the monthly free transaction limit although any exceeding the limit are free.

## GOLDEN CHEQUING

(ages 59+)

Base monthly fee: **FREE**

### FEATURES

35 free transactions per month including cheque clearing, *Interac*® direct payment and THE EXCHANGE® and ACCULINK® ATM withdrawals, plus:

- Unlimited in-branch withdrawals
- Unlimited electronic and in-branch transfers
- Unlimited electronic and in-branch bill payments
- Unlimited pre-authorized payments
- Discount on safe deposit boxes
- eStatement or paper statement available

### ADDITIONAL TRANSACTIONS

• Cheque clearing:	\$1.00
• <i>Interac</i> ® direct payment:	\$1.00
• Send <i>Interac</i> e-Transfer®:	\$1.00
• Request <i>Interac</i> e-Transfer®:	\$1.00
• Send Me-to-Me transfer:	\$1.00
• THE EXCHANGE® and ACCULINK® ATM withdrawal:	\$1.00
• <i>Interac</i> ® ATM withdrawal:	\$2.00
• International ATM withdrawal:	\$3.00

## GOLDEN SAVINGS

(ages 59+)

Base monthly fee: **FREE**

### FEATURES

2 free transactions per month, including *Interac*® direct payments and THE EXCHANGE® and ACCULINK® ATM withdrawals, plus:

- Unlimited in-branch and electronic bill payments
- Unlimited pre-authorized payments
- Unlimited electronic transfers
- Discount on safe deposit box
- eStatement or paper statement available

### ADDITIONAL TRANSACTIONS

• <i>Interac</i> ® direct payment:	\$1.00
• In-branch transfer/withdrawal:	\$1.00
• Send <i>Interac</i> e-Transfer®:	\$1.00
• Request <i>Interac</i> e-Transfer®:	\$1.00
• Send Me-to-Me transfer:	\$1.00
• THE EXCHANGE® and ACCULINK® ATM withdrawal:	\$1.00
• <i>Interac</i> ® ATM withdrawal:	\$2.00
• International ATM withdrawal:	\$3.00

## HIGH INTEREST SAVINGS

Base monthly fee: **FREE**

### FEATURES

1 free transaction per month, including:

- *Interac*® direct payment
- In-branch withdrawal
- Electronic or in-branch bill payment
- In-branch transfer
- Pre-authorized payment
- THE EXCHANGE® and ACCULINK® ATM withdrawal
- *Interac*® ATM withdrawal
- Unlimited electronic transfers
- eStatement or paper statement available

### ADDITIONAL TRANSACTIONS

• <i>Interac</i> ® direct payment:	\$5.00
• In-branch withdrawal:	\$5.00
• Electronic and in-branch bill payment:	\$5.00
• In-branch transfer:	\$5.00
• Pre-authorized payment:	\$5.00
• Send <i>Interac</i> e-Transfer®:	\$5.00
• Request <i>Interac</i> e-Transfer®:	\$5.00
• Send Me-to-Me transfer:	\$5.00
• THE EXCHANGE® and ACCULINK® ATM withdrawal:	\$5.00
• <i>Interac</i> ® ATM withdrawal:	\$6.00
• International ATM withdrawal:	\$7.00

## OPTIMUM SAVINGS

Base monthly fee: **FREE**

### FEATURES

2 free transactions per month, including:

- In-branch withdrawals
- In-branch transfers
- *Interac*® direct payments
- THE EXCHANGE® and ACCULINK® ATM withdrawal
- Unlimited electronic transfers †
- eStatement or paper statement available

### ADDITIONAL TRANSACTIONS

• <i>Interac</i> ® direct payment:	\$1.00
• In-branch transfer and withdrawal:	\$1.00
• In-branch bill payment:	\$2.00
• Electronic bill payment:	\$1.00
• Pre-authorized payment:	\$1.00
• Send <i>Interac</i> e-Transfer®:	\$1.00
• Send Me-to-Me transfer:	\$1.00
• Request <i>Interac</i> e-Transfer®:	\$1.00
• THE EXCHANGE® and ACCULINK® ATM withdrawal:	\$1.00
• <i>Interac</i> ® ATM withdrawal:	\$2.00
• International ATM withdrawal:	\$3.00

† These count toward the monthly free transaction limit although any exceeding the limit are free.

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# EVERYTHING ELSE

## ACCOUNT CLOSING

Member closes account within 90 days	\$25.00
Balance of account transfer	\$25.00

## BANK DRAFTS

Canadian and U.S. drafts (members)	\$8.00
Foreign currency drafts (members)	\$8.00

## CHARGEBACKS (DEPOSIT OF NSF CHEQUE)

Per item	\$6.00
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## INACTIVE ACCOUNTS

One-time fee after 18 months of inactivity	\$42.50
Per month after 18 months	\$2.50

## LETTERS

Minimum - bank, immigration, reference, interest	\$30.00*
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## NIGHT DEPOSITS

Per 100 bags	\$30.00*
Lost Key Fee	\$15.00*

## NON-SUFFICIENT FUNDS (NSF) CHEQUE

Per item (+\$5.00 unauthorized overdraft fee)	\$45.00
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## OFFICE CHEQUE

Members	\$8.00
Non-members	\$20.00

## OVERDRAFT CHARGES

Manual transfer from another account to cover overdraft	\$5.00
Per item - automatic unauthorized overdraft fee + line of credit excess and overdraft interest	\$5.00

## OVERDRAFT PROTECTION

Per month	\$2.00
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## PERSONAL CHEQUES (SEE YOUR BRANCH FOR STYLES AND PRICES)

Counter cheques encoded	\$2.00/sheet of 4*
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## POSTDATED CHEQUES

Per item	\$3.00
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## REGISTERED RETIREMENT SAVINGS PLAN (RRSP), REGISTERED RETIREMENT INCOME FUND (RRIF) AND TAX FREE SAVINGS ACCOUNT (TFSA)

Full transfer out and plan closed	\$50.00
Partial transfer of plan to another FI	\$50.00
Plan closed within 6 months	\$50.00
Duplicate official receipt	Free

## SAFE DEPOSIT BOXES

Safe Deposit Box rentals (price/year - excluding taxes)	
Seniors receive a \$5.00 discount on any box size	
1.5" x 5"	\$40.00*
2" x 5"	\$55.00*
2.5" x 5"	\$60.00*
3" x 5"	\$55.00*
3.75" x 5"	\$70.00*
5" x 5"	\$85.00*
2.5" x 10"	\$85.00*
3" x 10"	\$85.00*
5" x 10"	\$150.00*
10" x 10"	\$250.00*
Replacement Key	\$20.00*
Drilling Box	\$200.00*

## STATEMENTS

Special-order duplicate printed statement	\$50.00
Mailed statement (fee per month)	\$2.00
In-branch printout	\$5.00

## STOP PAYMENT

Per item (in-branch and electronic)	\$13.00
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## TELEPHONE REQUESTS

To transfer funds on telephone banking	Free
To transfer funds between Envision Financial accounts by calling	\$5.00

## WIRE TRANSFERS

Wire transfer incoming (CAD)	\$12.00
Wire transfer incoming (USD)	\$14.50
Wire transfer Credit Union to Credit Union	\$22.00
Wire transfer outgoing (CAD)	\$22.00
Wire transfer outgoing (USD)	\$24.50
Wire transfer outgoing - International	\$27.00

## MISCELLANEOUS ITEMS

ATM deposit discrepancy	\$5.00
Foreign currency/cheque ATM deposit	\$5.00
Un-encoded cheques or cheques written in U.S. funds	\$10.00
Utility bill trace	\$15.00

\* applicable taxes may apply to some services