

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

- *Interac*® ATM withdrawal: \$2.00
- International ATM withdrawal: \$3.00

SENIORS FIRST

(ages 60+)

Base monthly fee: **FREE**

FEATURES

- 40 free transactions per month, including:
- Cheque clearing
- *Interac*® direct payments
- Other debits and pre-authorized payments
- Credit Union ATM withdrawals

ADDITIONAL FEATURES

- eStatement or paper statement

ADDITIONAL TRANSACTIONS

- *Interac*® direct payment: \$1.00
- Cheque clearing: \$1.00
- Pre-authorized payment: \$1.00
- Send *Interac* e-Transfer®: \$1.00
- Request *Interac* e-Transfer®: \$1.00
- THE EXCHANGE® and ACCULINK® ATM withdrawal: \$1.00
- Official Cheque: \$8.00
- Electronic bill payment: FREE
- In-branch transfer: \$1.00
- Electronic transfer: FREE
- In-branch withdrawal: \$1.00
- In-branch bill payment: \$2.00
- *Interac*® ATM withdrawal: \$2.00
- International ATM withdrawal: \$3.00

T-BILL FIRST

Base monthly fee: **FREE**

FEATURES

- Pay-as-you-go account where per item fees are waived with a \$2,500 minimum monthly balance, plus:
- eStatement or paper statement available

ADDITIONAL TRANSACTIONS

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

PERSONAL ACCOUNTS

U.S. DOLLAR CHEQUING

Base monthly fee: **FREE**

FEATURES

4 free debit transactions per month, including:

- A FREE basic U.S. account that pays tiered daily interest
- The money held in your U.S. account is in U.S. dollars
- Cheque clearing
- Other debits and pre-authorized payments

ADDITIONAL TRANSACTIONS †

- Cheque clearing: \$1.00
- Other debits and pre-authorized payments: \$1.00

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

HIGH INTEREST SAVINGS

Base monthly fee: **FREE**

FEATURES

1 free transaction per month, including:

- *Interac*® direct payment
- In-branch withdrawal
- Pre-authorized payment
- THE EXCHANGE® and ACCULINK® ATM withdrawal

ADDITIONAL TRANSACTIONS

- Electronic transfers: FREE
- *Interac*® direct payment: \$5.00
- Other debits and pre-authorized payments: \$5.00
- In-branch bill payment: \$5.00
- Send *Interac* e-Transfer®: \$5.00
- Request *Interac* e-Transfer®: \$5.00
- THE EXCHANGE® and ACCULINK® ATM withdrawal: \$5.00
- *Interac*® ATM withdrawal: \$6.00
- International ATM withdrawal: \$7.00

JUNIOR ACCOUNT

(ages 16 or younger)

Base monthly fee: **FREE**

FEATURES

25 free debit transactions per month, including:

- *Interac*® direct payments
- Other debits and pre-authorized payments
- Credit Union ATM withdrawals

ADDITIONAL TRANSACTIONS

- *Interac*® direct payment: \$1.00
- Pre-authorized payment: \$1.00
- Send *Interac* e-Transfer®: \$1.00
- Request *Interac* e-Transfer®: \$1.00
- THE EXCHANGE® and ACCULINK® ATM withdrawal: \$1.00
- Official Cheque: \$8.00
- Electronic bill payment: FREE
- In-branch transfer: \$1.00
- Electronic transfer: FREE
- In-branch withdrawal: \$1.00
- In-branch bill payment: \$2.00
- *Interac*® ATM withdrawal: \$2.00
- International ATM withdrawal: \$3.00

SAVINGS FIRST

Base monthly fee: **FREE**

FEATURES

4 free debit transactions per month, including:

- *Interac*® direct payments
- Other debits and pre-authorized payments
- Credit Union ATM withdrawals

ADDITIONAL TRANSACTIONS

- *Interac*® direct payment: \$1.00
- Pre-authorized payment: \$1.00
- Send *Interac* e-Transfer®: \$1.00
- Request *Interac* e-Transfer®: \$1.00
- THE EXCHANGE® and ACCULINK® ATM withdrawal: \$1.00
- Electronic bill payment: \$1.00
- In-branch transfer: \$1.00
- In-branch withdrawal: \$1.00
- In-branch bill payment: \$2.00
- *Interac*® ATM withdrawal: \$2.00
- International ATM withdrawal: \$3.00

U LITE ACCOUNT

(ages 17-24)

Base monthly fee: **FREE**

FEATURES

30 free debit, Credit Union ATM withdrawals and pre-authorized payment transactions plus:

- Electronic bill payments
- Online debit transfers
- eStatement or paper statement

ADDITIONAL TRANSACTIONS

- *Interac*® direct payment: \$0.50
- Pre-authorized payment: \$0.60
- Send *Interac* e-Transfer®: \$1.00
- Request *Interac* e-Transfer®: \$1.00
- THE EXCHANGE® and ACCULINK® ATM withdrawal: \$1.00
- Official Cheque: \$8.00
- Electronic bill payment: FREE
- In-branch transfer: \$1.00
- In-branch withdrawal: \$1.00
- In-branch bill payment: \$2.00
- *Interac*® ATM withdrawal: \$2.00
- International ATM withdrawal: \$3.00

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.

valleyfirst.com

EVERYTHING ELSE

ACCOUNT CLOSING

Member closes account within 90 days	\$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
----------	--------

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*
--	----------

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
---	---------

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
-----------	--------

PERSONAL CHEQUES (SEE YOUR BRANCH FOR STYLES AND PRICES)

Counter cheques encoded	\$2.00/sheet of 4*
-------------------------	--------------------

POSTDATED CHEQUES

Per item	\$3.00
----------	--------

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 \$10.00 discount on any box size	
1.5" x 5"	\$40.00*
2.5" x 5"	\$60.00*
3.25" x 5"	\$60.00*
5" x 5"	\$85.00*
2.5" 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/statement
Mailed statement (fee per month)	\$2.00
In-branch printout	\$5.00

STOP PAYMENT

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

TELEPHONE REQUESTS

To transfer funds between Valley First 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