

# 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.

# 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