



Changes to Service Charges – January 1, 2009

## Notice of Service Charge Changes - Effective January 1 2009

### Account Service Charges

Personal Chequing	
Monthly fee	\$2.50
Personal Maximizer®	
Monthly fee	\$2.50
Masterplan	
Monthly fee	\$11.50
Business Chequing	
Cheque Clearing / In-Branch Withdrawal or Transfer	\$0.80
Debit Withdrawal	\$0.80
Preauthorized Payments	\$0.80
ATM Withdrawal or Transfer (CDN Credit Union)	\$0.80
ATM Withdrawal (Interac®)	\$2.00
Business Maximizer®	
Cheque Clearings / In-Branch Withdrawal or Transfers	\$0.85
Debit Withdrawal	\$0.85
Preauthorized Payments	\$0.85
ATM Withdrawal or Transfer (CDN Credit Union)	\$0.85
ATM Withdrawal (Interac®)	\$2.00
All Account Types	
ATM International Withdrawals (not including USA)	\$5.00

### Miscellaneous Service Charges

Charge Backs (deposited cheques returned by drawers Financial Institution)	\$5.00
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Bulkley Valley Credit Union  
October 29, 2008