

**GENERAL SERVICE FEES**

Account closed within 6 months of opening		\$15.00
Balance of account closing fee	to C. U. to Bank	Free \$15.00
Bank confirmation		\$25.00
Charge back		\$5.00
Cheque CDN draw in U.S. funds		\$6.00
Cheque printing		
in-house personal (24/50/100)		\$3.00/5.00/8.00*
Cheque printing		
in-house business (24/100/200)		\$8.00/30.00/50.00*
Collection items	Incoming Outgoing Foreign	\$10.00 \$15.00 \$25.00
Electronic Funds Transfer to:		
	Northline Credit Union	Free
	Other B.C. Credit Union	\$10.00
	Canadian Credit Union	\$12.00
	Canadian F.I.	\$17.00
	International	\$25.00
	Incoming	\$3.00
Global Payment Card, annual fee		\$12.00
Gold Global Payment Card, annual fee		\$96.00
Inactive/dormant account fee - annual		\$60.00
Official cheque	Canadian (bank draft) USD (bank draft)	\$5.00 \$6.00
Money Order	Can. or U.S.	\$3.25 \$4.25
Night depository	Disposable bags, each Replacement key	\$0.15* \$10.00*
NSF item		\$20.00
Post-dated transaction		\$2.00

**GENERAL SERVICE FEES**

Record search		\$30.00/hr. Min. \$5.00
Reference Letter		\$25.00
Rejected clearing item		\$6.00
Replacement member card	1st Card Additional Cards	Free \$10.00
Returned Mail Processing		\$5.00
RRSP/RRIF transfer out		\$25.00
Rush order of Mastercard		\$20.00
Safekeeping agreement		Greater of 1% or \$50
Safety Deposit Boxes (annual)	Small Medium Large Extra Large	\$35.00* \$40.00* \$60.00* \$85.00*
	Drilled (loss of both keys) Key (loss of one key)	cost* cost*
Statement: In-Branch (per month)		1 Free
	Additional Statements	\$2.50
Statement: Hold Service (per month)		\$1.50
Stop payment (partial details \$10.00)		\$8.00
Travellers cheques	Regular & "For Two" Gift cheques	Free 1.00%
Unauthorized overdraft, per item		\$5.00
		*Plus GST

**Bulkley Valley Credit Union****The Hazeltons' Branch**

4646 10th Avenue  
New Hazelton, B.C.  
10:00 - 4:00 Monday to Thursday  
10:00 - 6:00 Friday  
email: [infohaz@bvcu.com](mailto:infohaz@bvcu.com)

Tel: 250-842-2255  
Fax: 250-842-2121

**Houston & District Branch**

2365 Copeland Avenue  
Houston, BC  
9:30 - 5:00 Tuesday to Thursday  
9:30 - 6:00 Friday  
9:30 - 3:00 Saturday  
email: [infohous@bvcu.com](mailto:infohous@bvcu.com)

Tel: 250-845-7117  
Fax: 250-845-2783

**Lakes District Branch**

Hwy. 16, Lake View Mall  
Burns Lake, BC  
9:30 - 5:00 Monday to Thursday  
10:00 - 6:00 Friday  
email: [infolakes@bvcu.com](mailto:infolakes@bvcu.com)

Tel: 250-692-7761  
Fax: 250-692-3661

**Smithers Branch**

3894 1st Avenue  
Smithers, B.C.  
9:30 - 5:00 Monday to Thursday  
9:30 - 6:00 Friday  
9:30 - 1:00 Saturday  
email: [infosmi@bvcu.com](mailto:infosmi@bvcu.com)

Toll-Free: 1-877-847-2828  
Tel: 250-847-3255  
Fax: 250-847-2818

**Administration Office**

3872 1<sup>st</sup> Avenue  
Smithers, BC  
8:30 - 4:30 Monday to Thursday  
8:30 - 5:00 Friday  
email: [infoadmin@bvcu.com](mailto:infoadmin@bvcu.com)

Tel: 250-847-3255  
Fax: 250-847-3012

**MemberLink Telephone Banking System**

Tel: 250-847-3090 or toll free 1-888-289-4331

**MemberDirect Online Banking**

[www.bvcu.com](http://www.bvcu.com)



**Bulkley Valley  
CREDIT UNION**

**The power of membership.™**

## ACCOUNT SERVICE FEES

**Effective  
01 January 2009**

**[www.bvcu.com](http://www.bvcu.com)**

## CHEQUING ACCOUNTS - PERSONAL

### MASTERPLAN ACCOUNT

Package account with unlimited chequing privileges. Non-interest bearing

Monthly fee	\$11.50
In-branch bill payment & Money Orders	Free
Cheque clearing or pre-authorized debit	Free
MemberLink® or MemberDirect® transaction	Free
POS (direct payment) transaction	Free
ATM withdrawal at BVCU or CU	Free
Interac® ATM withdrawal	\$1.50
US ATM withdrawl	\$3.00
International ATM withdrawal	\$5.00

### CHEQUING ACCOUNT

Basic pay-as-you-go account; interest earned when minimum monthly balance over \$1,000; paid quarterly

Monthly fee	\$2.50
Cheque clearing or pre-authorized debit	\$0.60
In-branch withdrawal or transfer	\$0.60
In-branch bill payment	\$1.25
MemberLink® or MemberDirect® transaction	\$0.50
POS (direct payment) transaction	\$0.50
ATM withdrawal at BVCU or CU	\$0.50
ATM withdrawal at Canadian CU (out of province)	\$1.00
Interac ATM withdrawal	\$1.50
US ATM withdrawl	\$3.00
International ATM withdrawal	\$5.00

### MAXIMIZER ACCOUNT

Combination chequing/savings, tiered interest earned when daily closing balance exceeds \$2,000; paid monthly; **specified†** transaction fees waived when minimum monthly balance of \$2,000 maintained

Monthly fee	\$2.50
Cheque clearing or pre-authorized debit	<b>\$0.65†</b>
In-branch withdrawal or transfer	<b>\$0.65†</b>
In-branch bill payment	\$1.25
MemberLink® or MemberDirect® transaction	<b>\$0.50†</b>
POS (direct payment) transaction	<b>\$0.50†</b>
ATM withdrawal at BVCU or CU	<b>\$0.60†</b>
ATM withdrawal at Canadian CU (out of province)	<b>\$1.00†</b>
Interac ATM withdrawal	\$1.50
US ATM withdrawl	\$3.00
International ATM withdrawal	\$5.00

## YOUTH/STUDENT ACCOUNTS

### YOUTH SAVINGS ACCOUNTS

No chequing privileges. Interest earned on daily closing balance; paid monthly

Pre-authorized debit	Free
In-branch withdrawal or transfer	Free
In-branch bill payment	Free
MemberLink® or MemberDirect® transaction	Free
POS (direct payment) transaction	Free
ATM withdrawal at BVCU or CU	Free
ATM withdrawal at Canadian CU (out of province)	\$1.00
Interac ATM withdrawls	\$1.50
US ATM withdrawl	\$3.00
International ATM withdrawls	\$5.00

### HEADSTART MASTERPLAN (AGES 10-18)

A great first chequing/daily interest savings account which includes access to electronic banking privileges.

No monthly fee and up to 10 free debit transactions (after which standard chequing account fees apply)

### CAMPUS MASTERPLAN

Provides post-secondary students a daily interest account with chequing and electronic banking privileges. A low monthly fee applies. The package includes 50 free transactions per month and up to 5 free Interac or international ATM withdrawals. Costs for any additional transactions will be at standard chequing account rates.

Monthly fee \$2.50

## US DOLLAR ACCOUNTS

### US DOLLAR ACCOUNT

Combination chequing/savings; tiered interested earned on minimum monthly balance; paid monthly

Cheque clearing or pre-authorized debit	\$0.75
In-branch deposit, withdrawal or transfer	\$0.75
MemberLink® or MemberDirect® transaction	not avail.
POS (direct payment) transaction	not avail.
ATM transactions	not avail.

## SAVINGS ACCOUNTS

### PLAN 24 ACCOUNT

No chequing privileges. Interest earned on daily closing balance; paid monthly

Pre-authorized debit	\$2.00
In-branch withdrawal or transfer	Free
In-branch bill payment	\$1.25
MemberLink® or MemberDirect® transfer	Free
MemberLink® or MemberDirect® bill payment	\$0.50
POS (direct payment) transaction	\$0.50
ATM withdrawal at BVCU or CU	\$0.50
ATM withdrawal at Canadian CU (out of province)	\$1.00
Interac ATM withdrawal	\$1.50
US ATM withdrawl	\$3.00
International ATM withdrawal	\$5.00

### INVESTMENT SAVINGS ACCOUNT

No chequing privileges; tiered interest earned on daily closing balance; paid monthly. Four free **specified†** transactions monthly

Pre-authorized debit	\$2.00
In-branch withdrawal or transfer	<b>\$1.55†</b>
In-branch bill payment	\$1.55
MemberLink® or MemberDirect® transaction	<b>\$1.55†</b>
POS (direct payment) transaction	\$1.55
ATM withdrawal at BVCU or CU	<b>\$1.55†</b>
ATM withdrawal at Canadian CU (out of province)	<b>\$1.55†</b>
Interac ATM withdrawal	\$1.55
US ATM withdrawl	\$3.00
International ATM withdrawal	\$5.00

## GOLDEN MEMBER SERVICES

Golden Members (55 years plus) are offered FREE cheque clearing, in-branch withdrawals, POS transactions, bill payments, cheque printing on selected styles, and ATM withdrawals at Canadian CUs on their Personal Chequing Accounts.

Golden Members are offered FREE ATM, FREE bill payments and FREE POS transactions on their PLAN 24 Savings Accounts AND 1/4% higher interest rate too.

Golden Members are also offered a \$5 discount on annual safety deposit fees and FREE money orders and official cheques.

## CHEQUING ACCOUNTS - BUSINESS

### BUSINESS CHEQUING ACCOUNT

Basic pay-as-you-go account; interest earned when minimum monthly balance exceeds\$1,000; paid quarterly

Monthly statement fee	\$6.00
Cheque clearing or pre-authorized debit	\$0.80
In-branch withdrawal or transfer	\$0.80
In-branch bill payment	\$1.50
MemberLink® or MemberDirect® transaction	\$0.65
POS (direct payment) transaction	\$0.65
ATM withdrawal at BVCU or CU	\$0.80
ATM withdrawal at Canadian CU (out of province)	\$1.00
Interac ATM withdrawl	\$2.00
US ATM withdrawl	\$3.00
International ATM withdrawal	\$5.00

### BUSINESS MAXIMIZER ACCOUNT

Combination chequing/savings, tiered, step interest on daily closing balance when it exceeds \$5,000; paid monthly; one free debit for every \$250 minimum monthly balance maintained on **specified†** transaction fees

Monthly statement fee	\$6.00
Cheque clearing or pre-authorized debit	<b>\$0.85†</b>
In-branch withdrawal or transfer	<b>\$0.85†</b>
In-branch bill payment	\$1.50
MemberLink® or MemberDirect® transaction	<b>\$0.75†</b>
POS (direct payment) transaction	<b>\$0.75†</b>
ATM withdrawal at BVCU or CU	<b>\$0.85†</b>
ATM withdrawal at Canadian CU (out of province)	\$1.00
Interac ATM withdrawl	\$2.00
US ATM withdrawl	\$3.00
International ATM withdrawal	\$5.00

### COMMUNITY MAXIMIZER ACCOUNT

Chequing account specifically for Not-For-Profit organizations; two signers required; cheques supplied at regular rates

Monthly statement	Free
Cheque clearing or pre-authorized debit	Free
In-branch withdrawal or transfer	Free
In-branch bill payment	Free
MemberLink® or MemberDirect® transaction	Free
POS (direct payment) transaction	not avail.
ATM transactions	not avail.