



On an annual basis, we review our personal and business account plans and general services fees. We work hard to keep our service fees affordable with the features you need and ensure we are competitive with other local financial institutions. Our latest review led to some changes to our youth and student accounts, personal lending service fees, and general service fees. For example, we have extended the age of eligibility for our youth and student members from age 18 to age 24 so that they have fewer service fees for longer. We will apply these changes on January 3rd 2023.

A list of changes to our General Service Fees is provided below. For a list of our Personal Lending Fees please refer to our Loans & Mortgages brochure or speak to any one of our staff. If you have any questions about these changes or if you would like to make sure you have the right combination of accounts and services to meet your needs, we are happy to discuss them with you.

General Service Fees

<i>Item</i>	<i>Current</i>	<i>New (Effective January 3, 2023)</i>
Charge Back	\$5.00	\$7.00
<i>Electronic funds Transfer To:</i>		
Other B.C. Credit Union	\$10.50	\$15.00
Canadian Credit Union	\$12.50	\$15.00
Canadian F.I.	\$17.50	\$25.00
International	\$25.00	\$45.00
Canadian Dollar Official Cheque (Draft)	\$6.00	\$7.50
e-Transfer reversal request	NA	\$10.00
Replacement MemberCard		NA
1 st Card	FREE	NA
Additional Cards	\$10.00	NA
Registered Plan Transfer Out	\$30.00	\$50.00
Statement: In-Branch	Per month - FREE	Per Statement - \$2.50
Additional Statements	\$2.50	NA