



Personal and Business Accounts and General Service Fees Change Notice

Effective: January 1, 2020

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. We work to ensure we are competitive with other local financial institutions and set fees so they just cover the costs of the services we provide. Our latest review led to some changes to our personal and business account plans and general service fees. We will apply these changes on January 1 2020.

Personal account plans

We're making changes to the monthly fees and minimum monthly balance requirements on personal account plans. As well, we are introducing a set number of free transactions (withdrawals and debits) on plans and standardizing many of the day-to-day transactional fees so they are consistent and easy to understand. We are adding more free *INTERAC* e-transfer transactions on most plans and lowering the per transaction fee after the free transactions have been used. Our Masterplan account plan will feature unlimited *INTERAC e-transfers*. Our Campus Masterplan account plan will have more transactions included in the 50 free transaction package. Our Plan 24 account will include free transactions (withdrawals and debits).

Chequing Accounts

Plan	Item	Current	New (January 1 2020)
Headstart Masterplan (Ages 10-18)	Free Transactions	10	15
	Cheque clearing or preauthorized debit	\$0.70	\$0.80
	In-branch withdrawal or transfer	\$0.70	\$0.80
	In-branch bill payment	\$1.35	\$1.00
	POS (direct payment) transaction	\$0.55	FREE
	ATM withdrawal at BVCU or Exchange	\$0.50	FREE
	ATM withdrawal at Canadian CU Non-Exchange	\$0.50	FREE
	<i>INTERAC</i> ATM withdrawal	\$1.50	\$1.25
<i>INTERAC</i> e-transfer outgoing	3 free: \$1.25	\$0.80**	
Campus Masterplan (Age 19-25)	Monthly fee	\$2.50	\$3.50
	Printed and mailed statements	FREE	\$2.00
	Over-limit transaction fees* as follows		
	In-branch bill payment	\$1.35	\$0.70
	50 free transactions		
	Telephone or online bill payment	\$0.55	FREE
	POS (direct payment) transaction	\$0.50	FREE
ATM withdrawal at BVCU or Exchange	\$0.50	FREE	
ATM withdrawal at Canadian CU Non-Exchange	\$0.50	FREE	
<i>INTERAC</i> ATM withdrawal	\$1.50	\$1.25	
<i>INTERAC</i> e-transfer outgoing	3 free: \$1.25	\$0.70**	
Basic Chequing Pay-as-you-go	Free transactions	None	5
	Monthly fee	\$3.50	\$4.00
	Over-limit transaction fees* as follows		
	Cheque clearing or preauthorized debit	\$0.70	\$0.80
	In-branch withdrawal or transfer	\$0.70	\$0.80
In-branch bill payment	\$1.35	\$1.00	

	POS (direct payment transaction)	\$0.55	\$0.80
	ATM withdrawal at BVCU or Exchange	\$0.50	FREE
	ATM withdrawal at Canadian Non-Exchange	\$1.00	FREE
	INTERAC ATM withdrawal	\$1.50	\$1.25
	INTERAC e-transfer outgoing	3 free: \$1.25	\$0.80**
Maximizer	Monthly fee	\$3.50	\$6.50
	Minimum monthly balance***	\$2,000	\$2,500
	Over-limit transaction fees* as follows		
	Cheque clearing or preauthorized debit	\$0.75	\$0.85
	In-branch withdrawal or transfer	\$0.75	\$0.85
	In-branch bill payment	\$1.35	\$1.00
	Telephone or online bill payment	\$0.55	FREE
	POS (direct payment transaction)	\$0.50	FREE
	ATM withdrawal at BVCU or Exchange	\$0.60	\$0.85
	INTERAC ATM withdrawal	\$1.50	\$1.25
	INTERAC e-transfer outgoing	3 free: \$1.25	5 free: \$0.85
Masterplan	Monthly fee	\$13.00	\$16.50
Package account	INTERAC ATM withdrawal	\$1.50	\$1.25
	INTERAC e-transfer outgoing	3 free: \$1.25	FREE

Savings Accounts

Plan	Item	Current	New (January 1 2020)
Junior/Youth/Student	ATM withdrawal at BVCU or Exchange	\$1.00	FREE
Plan 24	ATM withdrawal at Canadian CU Non-Exchange	\$1.50	FREE
	INTERAC ATM withdrawal	\$1.50	\$1.25
	INTERAC e-transfer outgoing	3 free: \$1.25	5 free: \$0.80
Plan 24	Free transactions	None	10
	Over-limit transaction fees* as follows		
	Pre-authorized debit	\$2.00	\$0.80
	In-branch bill payment	\$1.35	\$0.80
	Telephone or online bill payment	\$0.55	FREE
	POS (direct payment) transaction	\$0.50	\$0.80
	ATM withdrawal at BVCU or Exchange	\$0.50	\$0.80
	ATM withdrawal at Canadian CU Non-Exchange	\$1.00	\$0.80
	INTERAC ATM withdrawal	\$1.50	\$1.25
	INTERAC e-transfer outgoing	3 free: \$1.25	\$0.80**
Investment Savings	Over-limit transaction fees* as follows		
	In-branch withdrawal or transfer	\$1.60	\$1.65
	In-branch bill payment	\$1.60	\$1.65
	Telephone or online bill payment	\$1.55	\$1.65
	POS (direct payment) transaction	\$1.55	\$1.65
	ATM withdrawal at BVCU or Exchange	\$1.55	\$1.65
	ATM withdrawal at Canadian CU Non-Exchange	\$1.55	\$1.65
	INTERAC ATM withdrawal	\$1.55	\$1.75
	INTERAC e-transfer outgoing	3 free: \$1.25	\$1.25**

*Over-limit transaction fees. We charge a fee any time you make more transactions on your account than your plan allows per month. Most of our competitors also charge \$1.00-\$1.25 for over-limit transactions

***INTERAC* e-transfer outgoing now classified as a free **specified** transaction. Refer to service charge brochure for more details.

***Minimum monthly balance. Bulkley Valley Credit Union will waive **specified** transaction fees when your account stays above this amount for the entire month.

Business account plans

We're making changes to the monthly fees and standardizing many of our transactional fees. We are adding more free *INTERAC* e-transfer transactions on most plans and lowering the per transaction fee after the free transaction have been used.

Plan	Item	Current	New (January 1 2020)
Basic Business Chequing Pay-as-you-go	In-branch bill payment	\$1.60	\$1.25
	Telephone or online transfer	\$0.70	\$0.85
	Telephone or online bill payment	\$0.70	\$0.85
	POS (direct payment) transaction	\$0.70	\$0.85
	ATM withdrawal at BVCU or Exchange ATM	\$0.80	\$0.85
	ATM withdrawal at Canadian CU Non-Exchange	\$1.00	\$1.25
	<i>INTERAC</i> e-transfer outgoing	3 free: \$1.50	5 free: \$0.85
Business Maximizer	Monthly fee	\$8.00	\$9.00
	In-branch bill payment	\$1.60	\$1.25
	Telephone or online transfer	\$0.80	\$0.95
	Telephone or online bill payment	\$0.80	\$0.95
	POS (direct payment) transaction	\$0.80	\$0.95
	ATM withdrawal at BVCU or Exchange	\$0.85	\$0.95
	ATM withdrawal at Canadian CU Non-Exchange	\$1.00	\$1.25
	<i>INTERAC</i> e-transfer outgoing	3 free: \$1.50	5 free: \$0.95**

***INTERAC* e-transfer outgoing now classified as a free **specified** transaction. Refer to service charge brochure for more details.

General Service Fee Changes

We're making changes to some of our general service fees.

Item	Quantity	Current	New (January 1 2020)
Account Closed within 6 months of opening		\$15.00	\$25.00
Cheque printing - in house personal	24	\$ 8.00	\$10.00
	52	\$10.00	\$15.00
	100	\$15.00	\$20.00
Cheque printing – in house business	50	\$15.00	\$20.00
	100	\$30.00	\$40.00
	200	\$60.00	\$75.00
Trace request			\$12.00
<i>INTERAC</i> e-transfer trace request			\$10.00

Item	Quantity	Current	New (January 1 2020)
Bill payment reversal request			\$10.00
Print cheque image (less than 6 months)			\$ 2.00
Post-dated cheques held for deposit			\$ 3.00
Garnishee			\$35.00
Safety Deposit Box	Medium	\$40.00	\$45.00
	Large	\$60.00	\$65.00
	Extra Large	\$85.00	\$90.00

If you have questions about these changes or if you would like to review your account plan to make sure it fits your needs and your budget, please contact or visit your branch.

To confirm which banking plan you have, please refer to your statement, or visit your branch for full details of your account plan.

*****We will apply these changes on January 1, 2020*****