

miscellaneous

Collection item	35.00
Interac® e-Transfer expired (return)	10.00
Letter of reference (bal & loan verifications)	25.00/item
Records search	
> 30 days	40.00/hr
Registered funds transfer-out	75.00
Return mail processing	10.00

lending fees

Alteration fee (minimum admin fee)	50.00
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Blend & extend

Fee	125.00
Penalty (3 mo interest or interest diff)	calculated
Commercial loan application fee	1.00%
Consolidation fee 1% of loan min	50.00
Construction mortgage processing fee	500.00
Credit Union property observation	50.00
Interim financing fee	1.00%
Letter of credit (minimum \$100)	1.50%
Delinquency Processing Fee	5.00

Mortgage

Discharge (plus disbursal + legal fees)	75.00 ++
Re-advance	125.00
Early renewal (open)	100.00
Overdue financial statements	75.00/mo
PPSA registration	25.00 + 5.00/year
Searches (land titles, PPSA)	15.00 ++

safety deposit box fees++

Small	50.00/55.00
Medium	75.00
Large	120.00
X-large	150.00
Key replacement	20.00
Drill box (plus labour cost)	50.00 + labour

++ Charged annually and GST applicable to safety deposit boxes.



banklocal

Nelson Branch

501 Vernon St, Nelson
 t. 250.352.7207
 f. 250.352.9663

East Shore Branch

16030 Hwy 3A, Crawford Bay
 t. 250.227.9221
 f. 250.227.9533

Rosland Branch

2071 Columbia Ave, Rosland
 t. 250.362.7393
 f. 250.362.9011

toll-free 877.352.7207
 online & mobile nelsoncu.com

personal banking

products & services guide



personal banking options

inspire	choice-aspire
members 0-18	members 19-25
monthly fee	
\$0	\$2.50
transactions included†	
unlimited transactions included†	50
choice-basic	choice-ridge
pay-as-you-go	full-service
monthly fee	
\$0	\$10
transactions included†	
NA	25
choice-peak	choice-heritage
active user	members 60 +
monthly fee	
\$20 free if mmb* > \$5000	\$0
transactions included†	
unlimited transactions included†	25
enrich	US
tiered high interest savings	US dollar account
monthly fee	
\$0	\$2 free if mmb* > \$500
transactions included†	
2	NA

*mmb. Minimum Monthly Balance

everyday free

- In-branch teller deposit
- Pre-authorized transfer
- *Member Direct*® online banking
- Mobile app
- eStatement
- Cheque image online

transactions included†

- Interac® e-Transfer (**Inspire, Aspire, Ridge, Peak & Heritage only**)
- In-branch withdrawal or transfer
- Pre-authorized withdrawal
- Debit card purchase (Canadian POS)
- NDCU ATM withdrawal or transfer
- Canadian CU ATM withdrawal or transfer
- Cheque
- In-branch bill payment (Heritage only)

day-to-day banking fees**

ATM

NDCU or Canadian CU (surcharge free)	0.50
Interac®	2.00
CIRRUS® (U.S./International)	3.00
Cheque (writing & cashing)	1.00
In-branch withdrawal or transfer	1.00
In-branch bill payment	2.00

Night deposit service

Per deposit	0.25
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POS transaction (debit card purchase)

Interac® (CAD)	0.50
ACCEL® (USD)	1.00

Pre-authorized withdrawal

Chequing	0.50
Savings	2.00

Interac® e-Transfer

Incoming	free
Outgoing	1.00

Account closed (< 6 mos)	25.00
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day-to-day banking fees**

Balance of account

Other CU	free
Other FI	25.00
Chargeback	10.00

EFT

Incoming (cost plus)	10.00+
Outgoing (cost plus)	10.00+

Hold funds (\$1000 limit)

Inside province	10.00
Outside province	15.00
NSF cheque (returned item)	40.00
Overdraft fee (per item)	5.00
Rejected clearing item	10.00
Replacement card (debit or credit)	5.00
Transfer (to cover overdraft)	5.00
Stop payment	
Full or partial details	15.00
Online	5.00
Telephone inquiry (balance, transfer)	5.00

account information

FAX (per page)	1.00
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Inactive account

Dormant	50.00 one-time + 5.00/mo
Investment alteration	25.00
Long distance calls	5.00

Member account statement

Mailed statement (personal)	2.00
Mailed statement (outside of Canada)	5.00
Printed in-branch duplicate (personal)	5.00
Photocopies	3.00
Trace request	20.00

cheques & currency

Cheque cashing (all non-members)	10.00
Counter cheque (4)	10.00
Official cheque	
CAD	10.00
USD – FX draft	15.00
Post-dated cheque held for deposit	5.00

** Fees apply to transactions over the "included" limit of each account package.