

miscellaneous

Account closed (< 6 mos)	25.00
Bank confirmation	25.00
Choice Rewards® program (annual)	25.00
Collection item	35.00
Interac® e-Transfer expired (return)	5.00
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	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	1.50%

Mortgage

Discharge (plus disbursal & legal fees)	75.00 +
Re-advance	125.00
Early renewal (open)	100.00
Transfer	250.00
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 +

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



Nelson & District
CREDIT UNION >>> *Logically. Locally.*

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

online for youth

zippitydodog.com



business banking

products & services guide

business banking options

business 10	business 25
light business needs	full-service business needs
monthly fee	
\$5	\$15
transactions included+	
10	25
business 100	lawyer trust
high volume business	trust needs for lawyers
monthly fee	
\$50	\$5
transactions included+	
100	10
community basic	community plus
for small organizations	for large organizations
monthly fee	
\$2	\$5
transactions included+	
10	20
enrich	U.S.
tiered high interest savings	U.S. 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
- *MemberDirect*® online banking
- Mobile apps
- eStatement
- Cheque images online
- Cash or coin order
- Incoming Interac® e-Transfer

transactions included+

- In-branch withdrawal or transfer
- Pre-authorized withdrawal
- Debit card purchase (Canadian POS)
- Global Payment MasterCard® transaction
- NDCU ATM withdrawal or transfer
- Canadian CU ATM withdrawal or transfer
- Cheque

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
Global Payment MasterCard® debit	0.50

Night deposit service

Per deposit	0.25
Online bill payment	free

POS transaction (debit card purchase)

Interac® (CAD)	0.50
ACCEL® (USD)	1.00

Pre-authorized withdrawal

Chequing	1.00
Savings	2.00

Interac® e-Transfer

Incoming	free
Outgoing	1.50

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

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

In-branch	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 + 5.00/mo
Inactive Global Payment MC clearing	10.00
Investment alteration	25.00
Long distance calls	5.00

Member account statement

Mailed statement (business)	3.00
Mailed statement (outside of Canada)	5.00
Printed in-branch duplicate (business)	10.00
Photocopies	3.00
Trace request (bill payment)	20.00

cheques & currency

Cheque cashing (all non-members)	10.00
Counter cheque (4)	10.00
Depositing USD funds to CAD account	5.00

Official cheque

CAD	10.00
USD – FX draft	15.00
Post-dated cheque held for deposit	5.00