

## miscellaneous

Account closed (< 6 mos)	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.



## 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

### Rossland Branch

2071 Columbia Ave, Rossland  
t. 250.362.7393  
f. 250.362.9011

toll-free

877.352.7207

online & mobile

[nelsoncu.com](http://nelsoncu.com)

online for youth

[zippitydodog.com](http://zippitydodog.com)

## personal banking

products & services guide



## personal banking options

<b>inspire</b>	<b>choice-aspire</b>
members 0-18	members 19-25
<b>monthly fee</b>	
\$0	\$2.50
<b>transactions included†</b>	
unlimited transactions included†	50
<b>choice-basic</b>	<b>choice-ridge</b>
pay-as-you-go	full-service
<b>monthly fee</b>	
\$0	\$10
<b>transactions included†</b>	
NA	25
<b>choice-peak</b>	<b>choice-heritage</b>
active user	members 60 +
<b>monthly fee</b>	
\$20 <b>free</b> if mmb* > \$5000	\$0
<b>transactions included†</b>	
<b>unlimited</b> transactions included†	25
<b>enrich</b>	<b>US</b>
tiered high interest savings	US dollar account
<b>monthly fee</b>	
\$0	\$2 <b>free</b> if mmb* > \$500
<b>transactions included†</b>	
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
- 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
- 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
Global Payment MasterCard® debit	0.50

### Night deposit service

Per deposit	0.25
Online bill payment	<b>free</b>

### 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	<b>free</b>
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	<b>free</b>
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 (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
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