

LOCAL IN EVERY DECISION. VALUE IN EVERY RELATIONSHIP.

Changes to NDCU Products & Service Fees

EFFECTIVE DECEMBER 1, 2026

At NDCU, we're committed to offering members competitive products, fair pricing, and the personalized service that sets our local banking apart. To keep our products and services strong, we periodically review our fees and compare them against other credit unions and banks to ensure members continue to receive excellent value.

Effective December 1, 2026, we'll be introducing a number of product enhancements and service fee updates designed to strengthen our everyday banking offerings while keeping fees affordable and transparent.

Thank you for banking local and for being part of our credit union community.

Personal Banking Services

EVERYDAY FREE

- In-branch & night deposit
- Remote deposit
- Pre-authorized transfer
- NDCU online banking
- NDCU mobile app
- eStatements
- eDocuments
- Cheque image online

Personal Banking

TRANSACTIONS INCLUDED WITH PERSONAL BANK ACCOUNTS

- Interac® e-Transfer
- In-branch withdrawal or transfer
- Pre-authorized withdrawal
- MemberCard debit card purchase (Canadian POS)
- Visa Debit card purchase (Canadian POS)
- NDCU ATM withdrawal or transfer
- Canadian CU ATM withdrawal or transfer
- Cheque
- In-branch bill payment (Pinnacle only)
- Cheque order (Free for Pinnacle once per year)

Business Banking Services

EVERYDAY FREE

- In-branch & night deposit
- Remote deposit
- Pre-authorized transfer
- NDCU online banking
- NDCU mobile app
- eStatements
- eDocuments
- Cheque image online
- Cash or coin order

Business Banking

TRANSACTIONS INCLUDED WITH BUSINESS BANK ACCOUNTS

- Interac® e-Transfer
- In-branch withdrawal or transfer
- Pre-authorized withdrawal
- MemberCard debit card purchase (Canadian POS)
- Visa Debit card purchase (Canadian POS)
- NDCU ATM withdrawal or transfer
- Canadian CU ATM withdrawal or transfer
- Cheque

WHAT'S CHANGING

This comparison guide shows our new personal and business account options and service fees.

PERSONAL ACCOUNTS

Please note: Some account names have changed

CURRENT	NEW
Choice - Basic FREE Pay per debit transaction	Choice - Base FREE 5 debit transactions
Choice - Ridge \$10.00 a month Includes 25 debit transactions	Choice - Ridge \$10.00 a month Includes 30 debit transactions Free if minimum monthly account balance is over \$3,000
Choice - Peak \$20.00 a month Unlimited debit transactions Free if monthly account balance is over \$5,000	Choice - Peak \$15.00 a month Unlimited debit transactions Free if monthly account balance is over \$5,000
Choice - Heritage (ages 60+) FREE Includes 25 debit transactions Free cheque order (once per year)	Choice - Pinnacle (ages 60+) FREE Includes 50 debit transactions Free cheque order (once per year)
Inspire (ages 0 - 18) FREE Unlimited debit transactions	Inspire* DISCONTINUED *Note: Youth currently in the Inspire account will be transitioned to Aspire
Aspire (ages 19 - 25) \$2.50 a month 50 debit transactions	Aspire (up to age 25) FREE Unlimited debit transactions
Enrich - Savings	Enrich - Savings NO CHANGE
US \$2.00 a month Free if monthly account balance is over \$500 Pay per transaction	US FREE Pay per transaction

BUSINESS ACCOUNTS

Please note: Some account names have changed

CURRENT	NEW
Business 15	Business – Base NO CHANGE
Business 25 \$15.00 a month Includes 25 debit transactions	Business – Ridge \$15.00 a month Includes 30 debit transactions
Business 100 \$50.00 a month Includes 100 debit transactions	Business – Peak \$50.00 a month Includes 100 debit transactions Free if minimum monthly account balance is over \$50,000
Lawyer Trust	Lawyer Trust NO CHANGE
Community – Basic	Community – Base NO CHANGE
Community – Plus \$5.00 a month Includes 40 debit transactions	Community – Peak \$5.00 a month Includes 40 debit transactions Free if minimum monthly account balance is over \$3,000
Enrich – Savings	Enrich – Savings NO CHANGE
US \$2.00 a month Free if monthly account balance is over \$500 Pay per transaction	US FREE Pay per transaction

TRANSACTIONAL FEES (PERSONAL & BUSINESS)

ITEM	CURRENT	NEW
ATM NDCU or Canadian CU*	\$.50	\$ 1.00
POS transaction Visa Debit/MemberCard debit card*	\$.50	\$ 1.00
Account closure	\$25.00 (<90 days)	\$25.00 (<6 mos)
Pre-authorized withdrawal Personal Chequing	\$.50	\$ 1.00
Wires Outgoing (cost plus)+	\$10.00+	\$25.00+

*The fees above apply only to transactions that exceed those included in your account package.

OTHER FEES (PERSONAL & BUSINESS)

ITEM	CURRENT	NEW
Trace request (bill payment/wire transfer)	\$20.00	\$25.00
Counter cheques (includes 4)	\$10.00	\$12.00
Posted-dated cheques (held for deposit)	\$5.00	\$10.00
Duplicate tax receipt	N/A	\$10.00
Interac® e-Transfer expired	\$10.00	\$15.00
Records search: >30 days	\$40.00/hr	\$50.00/hr
Registered funds transfer-out+	\$75.00	\$100.00+
Requirement to pay (per remittance)	N/A	\$25.00
Safety deposit box - drill box	\$50.00+	\$75.00+
Estate administration (>18 mos)	N/A	\$50.00/mo
Change of signers (1 free per year)	N/A	\$40.00
Business night deposit (per year)	N/A	Negotiable
PaymentStream Automated Funds Transfer (PS-AFT) system setup	N/A	\$200.00
Payment Stream (PS) adjustments	N/A	\$10.00
Late documentation	N/A	\$25.00
Inactive account	N/A	\$5.00

PERSONAL & BUSINESS LENDING FEES

ITEM	CURRENT	NEW
Alteration fee	\$50.00	\$100.00
Blend & Extend	\$125.00	\$200.00
Debt consolidation	1.00% (min \$50.00)	1.25% (min \$50.00)
Letter writing	N/A	\$50.00
Bank confirmation	\$25.00	\$30.00
Field inspection	\$50.00	\$150.00
Landcor appraisal	N/A	\$50.00
PPSA registration	\$25.00+\$5/yr	\$50.00+\$5/yr
Searches (Land Titles)	\$15.00+	\$25.00+
Construction mortgage processing	\$500.00	\$750.00
Mortgage transfer out	N/A	\$250.00

BUSINESS SPECIFIC LENDING FEES

ITEM	CURRENT	NEW
Loan commitment fee	1.00%	Up to 1.25%
Construction draw fee	N/A	\$250.00
Overdue financial statements	\$75.00/mo	\$150.00/mo
Discharge fee	\$75.00+	\$150.00+
Line of Credit standby fee	N/A	Up to 1.50%

+Plus cost

**IF YOU HAVE QUESTIONS,
WE ARE HERE TO HELP. PLEASE:**

• **contact your local branch** • **call us at 1.877.352.7207** • **email us at info@nelsoncu.com**

Nelson & District

CREDIT UNION  *Logically. Locally.*

Personal Banking Guide

Everyday Free

- In-branch & night deposit
- Remote deposit
- Pre-authorized transfer
- NDCU online banking
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- eStatements
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Transactions Included

- Interac® e-Transfer
- In-branch withdrawal or transfer
- Pre-authorized withdrawal
- MemberCard debit card purchase (Canadian POS)
- Visa Debit card purchase (Canadian POS)
- NDCU ATM withdrawal or transfer
- Cheque
- Canadian CU ATM withdrawal or transfer
- Cheque order (Free for Pinnacle once per year)
- In-branch bill payment (Pinnacle only)

PERSONAL BANKING ACCOUNT OPTIONS

	ACCOUNT DESCRIPTION	MONTHLY FEE	TRANSACTIONS INCLUDED†
CHOICE ASPIRE	Members under the age of 25	\$0.00	Unlimited
CHOICE BASE	Basic Needs	\$0.00	5
CHOICE RIDGE	Service Needs	\$10.00	30 (Free if MMB > \$3,000)
CHOICE PEAK	Active Needs	\$15.00	Unlimited (Free if MMB > \$5,000)
CHOICE PINNACLE	Members 60+	\$0.00	50
ENRICH	Tiered High-interest Savings	\$0.00	2
US	US Dollar Account	\$0.00	Pay per transaction

†See "Transactions Included" section at right. *MMB: Minimum Monthly Balance.



Kootenay Bay, Kootenay Lake, Lucas Island photo

Personal Banking Account Fees

Day-to-Day Banking Fees**

POS transaction (VISA/MemberCard debit purchase)	\$ 1.00
Pre-authorized withdrawal	\$ 1.00
Cheque writing	\$ 1.00
In-branch withdrawal or transfer	\$ 1.00
Interac e-Transfer	\$ 1.00
In-branch bill payment	\$ 2.00

ATM

NDCU or Canadian CU (surcharge free)	\$ 1.00
Interac®	\$ 2.00
CIRRUS® (U.S./International)	\$ 3.00
Visa Plus (U.S./International)	\$ 3.00

Fund Transfer Options

International & domestic (Agility Forex)	Free
Incoming wire (cost plus)+	\$ 10.00
Outgoing wire (cost plus)+	\$ 25.00
Balance of Account	\$ 25.00
Search request (>30 days)	\$ 50.00 / hr
Registered funds transfer-out	\$ 100.00+

Cheques & Currency

Official cheque (CAD)	\$ 10.00
Cheque cashing (all non-members)	\$ 10.00
Post-dated cheque for deposit	\$ 10.00
Counter cheques (4)	\$ 12.00
USD – FX Draft	\$ 15.00

Mail & Member Account Statements

Mailed statement (personal)	\$ 2.00
Mailed statement (outside of Canada)	\$ 5.00
Printed in-branch duplicate (personal-tax)	\$ 10.00
Send or return mail	\$ 10.00
Registered mail	\$ 15.00

Returns, Overdrafts & Payment Management

Transfer to cover	\$ 5.00
Overdraft per item	\$ 5.00
Online stop payment	\$ 5.00
Rejected clearing item	\$ 10.00
NSF cheque (returned)	\$ 10.00
Chargeback	\$ 10.00
In-branch stop payment	\$ 15.00
Interac e-transfer expired (return)	\$ 15.00
Requirement to pay	\$ 25.00

Miscellaneous

Replacement VISA debit	\$ 5.00
Inactive account	\$ 5.00 / mth
Trace request	\$ 25.00
Account closed (<6 mos)	\$ 25.00
Investment alteration	\$ 25.00
Collection item	\$ 35.00
Dormant account	\$ 50.00 one-time fee
Estate Admin (> 18 mth)	\$ 50 / mth

Lending & Mortgage Fees

Searches (land titles, PPSA)**	\$ 25.00
Bank confirmation	\$ 30.00
Landcor appraisal	\$ 50.00

Letter writing	\$ 50.00
PPSA registration	\$ 50.00 + \$ 5.00 / yr
Alteration (minimum admin)	\$ 100.00
Early renewal (open/variable)	\$ 100.00
Discharge (disbursal + legal)**	\$ 150.00
Field inspection	\$ 150.00
Blend & extend	\$ 200.00
Penalty (3 mos. interest or interest diff.)	Calculated
Transfer-out	\$ 250.00
Construction mortgage processing	\$ 750.00
Interim financing	1.00%
Consolidation	1.25% of loan – Min. \$ 50.00

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	\$ 75.00 + labour

+Cost.

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

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

Nelson Community Branch

501 Vernon Street, Nelson
250.352.7207

Rossland Community Branch

2071 Columbia Avenue, Rossland
250.362.7393

East Shore Community Branch

16030 Hwy 3A, Crawford Bay
250.227.9221

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BUSINESS BANKING ACCOUNT OPTIONS

	ACCOUNT DESCRIPTION	MONTHLY FEE	TRANSACTIONS INCLUDED†
BUSINESS BASE	Light Business Needs	\$5.00	15
BUSINESS RIDGE	Full-Service Business Needs	\$15.00	30
BUSINESS PEAK	High Volume Business	\$50.00 FREE if MMB* > \$50,000	100
COMMUNITY BASE	For Small Organizations	\$2.00	15
COMMUNITY PEAK	For Large Organizations	\$5.00 FREE if MMB* > \$3,000	40
ENRICH	Tiered High-interest Savings	\$0.00	2
US	US Dollar Account	\$0.00	Pay per transaction

†See "Transactions Included" section at right. *MMB: Minimum Monthly Balance.



Mount Crawford, Lucas Ineier photo

Business Banking Account Fees

Day-to-Day Banking Fees**

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Pre-authorized withdrawal	\$ 1.00
Cheque writing	\$ 1.00
In-branch withdrawal or transfer	\$ 1.00
Interac e-Transfer	\$ 1.00
In-branch bill payment	\$ 2.00

ATM

NDCU or Canadian CU (surcharge free)	\$ 1.00
Interac®	\$ 2.00
CIRRUS® (U.S./International)	\$ 3.00
Visa Plus (U.S./International)	\$ 3.00

Fund Transfer Options

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Incoming wire (cost plus)+	\$ 10.00
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Balance of Account	\$ 25.00
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Investment alteration	\$ 25.00
Letter of reference	\$ 25.00 / item
Collection item	\$ 35.00
Change of signers (1-free/year)	\$ 40.00
Dormant account	\$ 50.00 one-time fee

Lending & Mortgage Fees

Bank confirmation	\$ 30.00
Field inspection	\$ 150.00
Construction draw fee (commercial)	\$ 250.00
Commercial loan commitment	up to 1.25%
Letter of credit	1.50%

Mortgage

Late documentation	\$ 25.00
Searches (land titles, PPSA) ^{††}	\$ 25.00
PPSA registration	\$ 50.00 + \$ 5.00 / yr
Discharge (disbursal + legal) ^{††}	\$ 150.00
Overdue financial statements	\$ 150.00 / mth
Line of credit (LOC) standby	up to 1.50%

Safety Deposit Box Fees^{††}

Small	\$ 50.00 / \$ 55.00
Medium	\$ 75.00
Large	\$ 120.00
X-large	\$ 150.00
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