

## miscellaneous

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

## lending fees

Alteration fee (min admin fee)	50.00
<b>Blend &amp; extend</b>	
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 fee (personal)	500.00
Credit Union property observation	50.00
Interim financing fee	1.00%
Letter of credit	1.50%
Delinquency Processing Fee	5.00
<b>Mortgage</b>	
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 + 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

### 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)



## business banking

products & services guide

## business banking options

business 15	business 25
light business needs	full-service business needs
<b>monthly fee</b>	
\$5	\$15
<b>transactions included+</b>	
15	25
business 100	lawyer trust
high volume business	trust needs for lawyers
<b>monthly fee</b>	
\$50	\$5
<b>transactions included+</b>	
100	15
community basic	community plus
for small organizations	for large organizations
<b>monthly fee</b>	
\$2	\$5
<b>transactions included+</b>	
15	40
enrich	U.S.
tiered high interest savings	U.S. dollar account
<b>monthly fee</b>	
\$0	\$2 <b>free if mmb* &gt; \$500</b>
<b>transactions included+</b>	
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

## transactions included+

- Interac® e-Transfer (**Business 25, 100 and Community Plus 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

## 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	1.00
Savings	2.00

### Interac® e-Transfer

Incoming	free
Outgoing	1.00

<b>Account closed (&lt; 6 mos)</b>	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)	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 (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
<b>Official cheque</b>	
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.