

personal banking fees

Let technology save you time and money.

Gone are the days when you could bank only at the branch. Today Kootenay Savings lets you bank where you want and when you want. Every day members of all ages save time and money with online, mobile and phone banking. Check out this chart and see how much our self-serve options can save you.

	FULL SERVE	SELF SERVE		
	In Branch*	Credit Union ATM	Phone Banking	Online/ Mobile Banking
Bill Payment	0.50–2.00	N/A	FREE	FREE
Transfer to own account	1.25	FREE	FREE	FREE
other member	1.25	N/A	FREE	FREE
Withdrawal	1.25	0.75	N/A	N/A

Fees incurred only when total number of bundled free transactions is exceeded. Does not apply to SUMMIT SAVINGS ACCOUNT®.

**Includes transactions through our Member Service Centre.*

personal accounts

SERVICE FEES *effective September 1, 2019*

LITE	PLUS	PREMIUM	PRESTIGE
Pay-as-you-go	Our full-service account	One fee covers all	One fee covers all + more
MONTHLY FEE			
\$0	\$10 <small>FREE if min. monthly balance over \$3000</small>	\$16.50	\$30
TRANSACTIONS INCLUDED			
1 FREE withdrawal or transfer in branch	30 bundled transactions*	unlimited bundled transactions*	unlimited bundled transactions* plus 5 <i>Interac</i> ®, 5 U.S. and 5 International ATM transactions

FREEDOM	SENIOR	START	STUDY
For members who prefer electronic banking	For members 60 and over	For youth members 18 and under	For members attending post-secondary school
MONTHLY FEE			
\$7.50	\$2	\$0	\$1
TRANSACTIONS INCLUDED			
50 bundled transactions* except \$2 per in-branch withdrawal, transfer or deposit with cashback and \$1 per cheque eStatement only	20 bundled transactions* FREE paper statement (\$2 credit for choosing an electronic statement)	unlimited bundled transactions*	unlimited bundled transactions*

SUMMIT SAVINGS®	U.S. DOLLAR
For members who want to save money	For members who spend time or money in the U.S.
MONTHLY FEE	
\$0	\$0
TRANSACTIONS INCLUDED	
all transactions \$3 1 FREE withdrawal or transfer	pay-as-you-go

*BUNDLED TRANSACTIONS

- Cheques
- Debit card purchases
- Deposits with cashback
- In-branch bill payments (*Senior account*)
- In-branch withdrawals
- In-branch transfers to own or other member's account
- *Interac* e-Transfers®
- KSCU and other Canadian Credit Union ATM withdrawals
- Pre-authorized withdrawals

ALWAYS FREE

- Online, mobile and phone banking including bill payments
- Cheque images online
- Deposit Anywhere™
- Deposits (including pre-authorized)
- eStatements

NOTE: In-branch transactions include those conducted through our Member Service Centre.

TRANSACTION FEES**

ATM transaction KSCU or other CU ATM	0.75
<i>Interac</i> ® ATM	2.00
U.S./International ATM	3.00
Cheque	0.75
Debit card purchase Canada or U.S.	0.75
Deposit with cashback	1.25
In-branch withdrawal or transfer to own account	1.25
Inter-member transfer online/phone/mobile in branch	FREE 1.25
<i>Interac</i> e-Transfer®	0.75
Pre-authorized withdrawal	0.75
Utility bill payment in branch	2.00
in branch (<i>Senior account</i>)	0.50
online/phone/mobile	FREE
reverse utility bill payment	7.50
trace request	20.00

**Only charged where applicable and when monthly bundled transaction limit exceeded.

LOAN FEES

Appraisals	cost
Construction mortgage application fee	500.00
Insurance refund processing	25.00
Interim financing fee min. \$100	1.00%
Letter of credit stand-by/renewal fee	1.50% 2.00%
Mortgage discharge	75.00
Mortgage renewal conventional mortgage	50.00
Flexible Choice mortgage	FREE
PPSA/Title registrations	cost
searches, each	20.00
discharges	FREE
Payment alteration	25.00
Payout statement	25.00
Release or substitution of security	25.00
Unscheduled signing	100.00

Interest rate for exceeding your line of credit or overdraft is 21%, compounded monthly.

MISCELLANEOUS FEES

Audit/bank confirmation	30.00	Post-dated transaction	5.00
Automatic fund transfer amendment	5.00	Registered closure	50.00
Chargeback	10.00	Registered transfer out† TFSA withdrawal (after 1 FREE per year)	75.00 5.00
Cheque images online mailed, per month	FREE 2.00	Rejected pre-authorized payment or clearing	10.00
Collection item Canadian U.S.	35.00 50.00	Requirements/ demands/garnishees remittance request for information per hour (<i>min.</i> \$20)	25.00 40.00
Dormant account fees dormancy admin. fee charge per month	50.00 6.00	Returned mail processing fee	10.00
Duplicate tax receipt last reported tax year	10.00	Safety deposit box‡ small, per year medium, per year large, per year extra large, per year key replacement drill box, cost plus	35.00 45.00 65.00 80.00 15.00 20.00
Estates letter to lawyer	30.00	Seal document	50.00
Foreign draft cost plus stop payment	5.00 25.00	Search past records less than 60 days, per item over 60 days, per item plus hourly fee (<i>min.</i> 1 hr.)	3.00 5.00 30.00
Investment adjustment	25.00	Statement of interest paid on LOC or loan	30.00
MemberCard replacement	5.00	Statements monthly paper statement additional automatic statement, per month duplicate statement on request, per month	2.00 2.00 5.00
Membership closure† transfer of account to other financial institution in-branch account closure	25.00 25.00	Stop payment per item	15.00
Money wire transfer (<i>in currency transacted</i>) incoming outgoing, cost plus recall, amendment or trace	10.00 23.00 25.00	Temporary cheques‡ per sheet	5.00
Night deposit services‡ per year replacement key	60.00 100.00	Transfer funds telephone request	5.00
Non-encoded cheque§	10.00	U.S./foreign cheque for cash or deposit	5.00
Official cheque	10.00		
Overdrafts/NSF auto cover transfer overdrawn account returned item charge	2.00 5.00 40.00		

† Waived if funds transferred via money wire transfer or if consolidating KSCU accounts

‡ Tax as applicable. § Includes Canadian cheques written in U.S. funds

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making the Kootenays **better.** together.



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