

personal banking fees

better. together.

making the Kootenays **better.** together.

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		
Bill Payment	In Branch 0.50-2.00	Credit Union ATM n/a	Phone Banking	Free
Transfer Own account	1.00	Free	Mobile Banking	Free
Another member	1.00	n/a	Online & Mobile Banking	Free
Withdrawal	1.00	0.50	Phone Banking	Free
			Mobile Banking	Free
			Online & Mobile Banking	Free

*Fees incurred only when total number of bundled free transactions is exceeded.
Does not apply to Summit Savings high interest savings account.*

personal accounts

SERVICE FEES *effective February 1, 2016*

LITE	PLUS	PREMIUM	PRESTIGE
Pay-as-you-go	Our full-service account	One fee covers all	One fee covers all + more
MONTHLY FEE			
\$0	\$8 <small>FREE if minimum monthly balance over \$2000</small>	\$15	\$30
TRANSACTIONS INCLUDED			
1 FREE withdrawal or transfer in branch	20 bundled transactions*	unlimited bundled transactions*	unlimited bundled transactions* plus 5 Interac®, 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			
\$6	\$2	\$0	\$2.50
TRANSACTIONS INCLUDED			
50 bundled transactions* except \$2 per in-branch withdrawal or transfer 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

TRANSACTION FEES

(Only charged where applicable and when monthly bundled transaction limit exceeded)

ATM transaction	
KSCU or other CU ATM	0.50
Interac® ATM	2.00
U.S./International ATM	3.00
Cheque	1.00
Debit card purchase	
Canada	0.60
U.S.	0.75
GLOBAL PAYMENT™ MasterCard® transaction	0.10
In-branch withdrawal, transfer or cheque cashing	1.00
Inter-member transfer	
online/phone/mobile banking	0.25
in-branch	1.00
Pre-authorized withdrawal	0.75
Utility bill payment	
in-branch	2.00
in-branch (Senior account)	0.50
online/phone/mobile banking	FREE
reverse utility bill payment	7.50
trace request	20.00

LOAN FEES

Appraisals	cost
Construction mortgage	
application fee	500.00
Insurance refund processing	25.00
Interim financing fee	1.00%
min. \$100	
Letter of credit	1.50%
stand-by/renewal fee	2.00%
Mortgage discharge	75.00
Mortgage renewal	
conventional mortgage	50.00
Flexible Choice mortgage	FREE
PPSA/Title	
registrations	cost
searches	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 funds transfer amendment	5.00	Registered closure	50.00
Chargeback	10.00	Registered transfer out†	75.00
		TFSA withdrawal (1 FREE per year)	5.00
Cheque images		Rejected pre-authorized payment or clearing	10.00
online	FREE		
mailed, per month	2.00		
Collection item		Requirements/demands/garnishees	
Canadian	35.00	set up/letter	25.00
U.S.	50.00	remittance	10.00
Dormant account fees		Returned mail processing fee	10.00
inactive notification	10.00		
dormancy admin. fee	50.00		
charge per month	5.00		
Duplicate tax receipt		Safety deposit box‡	
last reported tax year	10.00	small, per year	35.00
		medium, per year	45.00
		large, per year	65.00
		extra-large, per year	80.00
Foreign draft		key replacement	15.00
cost plus	5.00	drill box, cost plus	20.00
stop payment	25.00		
GLOBAL PAYMENT™ MasterCard®		Seal document	50.00
per transaction	0.10		
<i>(when monthly bundled transaction limit exceeded)</i>		Search past records, per item	
trace request	5.00	less than 60 days	3.00
dispute proven to be cardholder's error	10.00	more than 60 days	
		per hour (min. 1 hr.)	30.00
		plus, per item	5.00
Interac® e-transfer	1.50	Statements	
		monthly paper statement	2.00
Interest paid on LOC/loan	30.00	additional automatic statement, per month	2.00
Investment adjustment	25.00	duplicate statement on request, per month	5.00
MemberCard/MasterCard replacement	5.00	Stop payment, per item	15.00
Membership closure		Temporary cheques‡	
if open less than 6 months	25.00	per sheet	5.00
Money wire transfer		Transfer funds	
<i>(in currency transacted)</i>		each request	5.00
incoming	10.00	Transfer of account	
outgoing, cost plus recall or amendment	25.00	to another financial institution	50.00
		to a Credit Union via Member Referral Program	FREE
Night deposit services†	60.00	Travellers cheques	
per year		American Express	1.00%
Non-encoded cheque‡	10.00	U.S./foreign cheque	
Official cheque	10.00	for cash or deposit	5.00
Overdrafts/NSF			
auto cover transfer	2.00		
overdraft, per item	5.00		
returned item charge	40.00		

*† Tax as applicable
‡ Includes Canadian cheques written in U.S. funds
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***BUNDLED TRANSACTIONS**

- In-branch withdrawals, transfers or cheque cashing
- Pre-authorized withdrawals
- Debit card purchases (Canada)
- Cheques
- KSCU ATM withdrawals
- Other Canadian Credit Union ATM withdrawals
- In-branch bill payment (Senior account)
- GLOBAL PAYMENT™ MasterCard® transactions
- Inter-member transfers

ALWAYS FREE

- Deposit Anywhere™
- Deposits (including pre-authorized)
- Access to a low interest line of credit (OAC)
- Cheque images online
- eStatements