

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