



At Kootenay Savings, our members are our top priority. While many financial institutions respond to inflation by raising fees or reducing services, we've chosen a different path. For us, adding value to your banking experience is what matters most.

We've carefully reviewed our product offerings and pricing to ensure they offer clear options, competitive pricing, and benefits that truly support the way you live. Our goal is to provide straightforward banking solutions that help you manage your finances with ease.

Effective October 1, 2025, we will update some account and service fees as part of our commitment to offering high value.

What's Changing:

- Simplified Account Selection: We've streamlined our accounts to make banking easier for you.
- Updated Service Fees: Our new fees offer exceptional value while staying competitive.
- Account Changes: Depending on your current account, you may be moved to an option that better suits your needs.
- Enhanced No-Fee Banking: We've improved our no-fee banking options for members under 25 and seniors.

[Click here to view our new personal and business brochures.](#)



To help you better understand the changes, we've included a comparison guide outlining the updated service fees and account options. You can check which account type you currently have by reviewing your online banking or monthly statement.

Personal Accounts

Current	New
Lite Account 1 Free withdrawal or in-branch transaction Pay per transaction	Lite Account No change
Plus Account \$10.00 a month 30 Debit Transactions Free if account balance is over \$3,000	Plus Account \$10.00 a month 50 Debit Transactions Free if account balance is over \$4,000
Freedom Account \$7.50 a month 50 Transactions	Freedom Account Discontinued Note: If you are currently in a Freedom account, you will be moved to a Plus Account
Premium Account \$16.50 Unlimited Debit Transactions	Premium Account \$16.00 Unlimited Debit Transactions
Prestige Account \$30.00 a month Unlimited Transactions International Benefits	Prestige Account Discontinued Note: If you are currently in a prestige account, you will be moved to a Premium Account
Senior Account \$2.00 a month (if you receive a paper statement) 20 Debit Transactions	Senior Account FREE 50 Debit Transactions
Start Account Free till age 19 Unlimited Transactions	Start Account Free till age 25 Unlimited Transactions
Study Account \$1.00 a month Unlimited Transactions	Study Account Discontinued Note: If you are currently in a study account, you will be moved to a Start Account
Summit Savings Free 1 Transfer or Withdrawal a month	Summit Savings No change
US Account Free Pay as you go	US Account No change

Business Accounts

Current	New
Business Lite \$6.00 a month 1 in branch transfer or withdrawal	Business Lite \$3.00 a month 10 Bundled Transactions
Business Plus \$20.00 a month 20 Debit Transactions	Business Plus \$20.00 a month 30 Debit Transactions
Entrepreneur \$5.00 a month 15 Transactions	Entrepreneur Discontinued Note: If you are currently in an entrepreneur account, you will be moved to a Business Plus account
Business Pro \$30.00 a month 40 Bundled Transactions	Business Pro Discontinued Note: If you are currently in a business pro account, you will be moved to a Business Premium
Business Premium \$40.00 a month 60 Debit Transactions	Business Premium \$40.00 a month 70 Debit Transactions
Business Summit Savings Free 1 Transfer or Withdrawal a month	Business Summit Savings No change
US Business Account Free Pay per transaction	US Business Account No change
Community Plus \$2.50 a month Free if the balance is over \$250 10 Debit Transactions	Community Account \$3.00 a month Free if the balance is over \$500 20 Debit Transactions
Community Premium \$5.00 a month Free if the balance is over \$500 20 Debit Transactions	Community Premium Discontinued Note: If you are currently in a community premium account you will be moved to a Community Plus
Community Prestige Fee Negotiated Unlimited Bundled Transactions	Community Prestige Discontinue Note: If you are currently in a community prestige account you will be moved to a Community Plus

Estate Fees

Estate Account	Estate account fee \$60/month if opened for less than 18 months \$85/month if opened for 18 months or more
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Miscellaneous Fees

Current	New
Money Wire Transfer Recall amendment or trace \$25.00	Money Wire Transfer Recall amendment or trace \$30.00
Safety Deposit Box Small \$35.00	Safety Deposit Box Small \$45.00
Safety Deposit Box Medium \$45.00	Safety Deposit Box Medium \$55.00
Safety Deposit Box Large \$65.00	Safety Deposit Box Large \$75.00
Safety Deposit Box Extra Large \$80.00	Safety Deposit Box Extra Large \$90.00
Search Past Records Per Item (Up to 6 items) \$3.00	Search Past Records Per Item (Up to 6 items) \$5.00
Search Past Records Over 6 Items \$5.00	Search Past Records Over 6 Items \$35.00
Utility Bill Trace \$20.00	Utility Bill Trace \$25.00
Monthly Paper Statements \$2.00	Monthly Paper Statements \$3.00
Additional Automatic Statements/month \$2.00	Additional Automatic Statements/month \$3.00
Duplicate statement on request/month Per Item (Up to 6 items) \$0.00	Duplicate statement on request/month Per Item (Up to 6 items) \$5.00
Duplicate statement on request/month Over 6 Items \$0.00	Duplicate statement on request/month Over 6 Items \$35.00
Change of Signers Free	Change of Signers 1 Free per year \$40.00

Loan Fees

Current	New
Release of substitution of security \$25.00	Release of substitution of security \$50.00

If you have any questions or want to discuss your options, feel free to call us at 1-800-665-5828 or visit your local branch—we're always happy to assist!