



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

## Business Accounts

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

## 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!

