

Other Services

Balance of Account Transfers

To BC credit unions	no charge
To Canadian credit unions	wire transfer fee
To non-credit unions	wire transfer fee + \$25

Closed Accounts

Account closed within 90 days	\$25
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Cheque Printing

Small format	\$5 per book of 24
Large format	25¢ per cheque
Third party printed cheques	Cost

Safety Deposit Boxes

Annual fees	\$50–\$215 plus tax
Key replacement	Cost + \$10
Box drilling	Cost + \$150

Miscellaneous Services

Paper statement (mailed)	\$2/month
Statement reprint (in-branch)	\$5
Reprint cheque image (within 6 months)	\$2
Inactive/Dormant account (annual fee)	\$36
Unencoded clearing item	\$10
US cheque drawn on Canadian account	\$10
Records search (per hour)	\$30 (minimum \$15)
MemberCard replacement	\$10
MemberCard replacement (mailed)	\$20
Photocopying	50¢ per page
Outgoing faxes	\$1 per page
Post-dated cheques held for deposit	\$3
Non-member cheque cashing	\$5
Garnishment processing	\$35
Hold funds (inter-Credit Union)	\$7

Important Note: this fee guide is not exhaustive. Please refer to your local branch with additional questions. The fees listed in this guide are subject to change.



WILLIAMS LAKE
AND DISTRICT
CREDIT UNION

Williams Lake Branch

139 Third Ave N

Williams Lake, BC V2G 2A5

Phone: 250.392.4135

Fax: 250.392.4361

100 Mile House Branch

2 95 B Cariboo Hwy 97

100 Mile House, BC V0K 2E0

Phone: 250.395.4094

Fax: 250.395.5314

Bella Coola Valley Branch

621 Cliff Street

Bella Coola, BC V0T 1C0

Phone: 250.799.5328

Fax: 250.799.5352

Business Service Fee Guide

Advancing cooperative values by
putting **people before profits.**

Chequing Accounts

BusinessPlus Chequing	\$18
Deposits	Free
Includes monthly e-Statement	
Unlimited Interac® e-Transfers	
Debit transactions	85¢

Business Chequing	\$12
Deposits	Free
Includes monthly e-Statement	
Debit transactions	85¢

Organization Chequing	\$6.50
Deposits	Free
Includes 25 debit transactions (excl. non-CU ATM)	
Additional debit transactions	50¢

Institutional and Government Accounts
See your local branch for additional information

Savings Accounts

Dream Savings	Free
Bears a premium rate for balances \$5,000 and up	
Interest is calculated daily, paid monthly	
Includes 2 transfers to WLDCU accounts monthly	
Additional debit transactions	\$5

Investment Savings	Free
Bears a tiered rate based on account balance	
Interest is calculated daily, paid monthly	
Debit transactions	85¢

Daily Interest Savings	Free
Bears a flat rate based on account balance	
Interest is calculated daily, paid monthly	
Debit transactions	85¢

Lending Services

Commercial Mortgages	
Application fee	as negotiated
Mortgage registration and legal fees	Cost
Appraisal	Cost
Progress inspection	Cost
Mortgage discharge	min. \$75

Commercial Loans	
Application fee	as negotiated
Lien search	\$25
Security release(s)	see branch
Statement of interest paid	\$15
PPSA registration and renewal	see branch

Commercial Operating Loans	
Application fee	as negotiated
Monthly margin fee (where applicable)	min. \$100
Annual review fee	see branch

Letter of Credit and Safekeeping	
Set-up fee	min. \$100
Renewal fee	min. \$100

Merchant Services

We offer a full range of merchant services to meet your business' unique needs.

Our partnership with Square ensures that small businesses have access to simple and cost-effective merchant services on-the-go.

Our partnership with FirstData ensures that our members gain access to the scale and cost-savings of a large national supplier.

For more information on your merchant services options, please visit or call your local branch.

We are committed to providing our members with the highest quality service, supported by a competitive and equitably priced suite of products.

Other Services

ATM Withdrawals	
WLDCU or Exchange Network ATMs	Ding Free
Non-credit union ATMs	\$1.50 - \$5

Bill Payments	
In-branch or via night deposit	\$1.50
Online or telephone banking	50¢ - 85¢

Chargebacks	\$8
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Stop Payments	\$15
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Collection Services	
Item sent on collection	\$20
Item received on collection	wire transfer fee + \$25

Overdraft	
Returned item (NSF, etc.)	\$35
Overdraft fee (incl. LOC over limit)	\$5
Unauthorized overdraft interest rate	21%

Official Cheques	
Canadian dollar (member)	\$8
(non-member)	\$10
US dollar	\$8

Wire Transfers	
Up to and incl. \$10,000	\$30 (in wire currency)
Over \$10,000	\$50 (in wire currency)
Incoming	\$15 (in wire currency)

Interac e-Transfer®	\$1.50
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Letters	
Bank confirmation/trade inquiry (basic)	\$50
Bank confirmation/trade inquiry (complex)	\$100

Achieving our dreams, together.