

## 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

Cheques printed in branch	\$5 per book of 24
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

# Personal Service Fee Guide

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

## Chequing Accounts

### CaribooPlus Chequing **\$15.50**

Unlimited debit transactions (excl. non-CU ATM)  
 Unlimited Interac® e-Transfers  
 Free bill payments  
 Official cheques **50% discount**

### Cariboo Choice Chequing **\$12.50**

Unlimited debit transactions (excl. non-CU ATM)  
 Free bill payments  
 Official cheques **50% discount**

### Maximizer Chequing **\$3.50**

Monthly fee waived with \$1,000 minimum balance  
 Debit transactions **75¢**

### Golden Chequing (Ages 60+) **Free**

Unlimited debit transactions (excl. non-CU ATM)  
 Free bill payments  
 Official cheques **50% discount**  
 Cheques printed in-branch **50% discount**

### Campus Maximizer Chequing **Free\***

Unlimited debit transactions  
 10 free withdrawals from any ATM†  
 Free bill payments (online and telephone banking)  
 Free Student MasterCard® (on approved credit)  
 \*Subject to annual enrolment confirmation  
 †This does not include surcharges levied by the ATM owner

### Kudos Chequing (Ages 18-24) **\$3**

Includes 25 debit transactions (excl. non-CU ATM)  
 Additional debit transactions **50¢**  
 \*Incl. online and telephone banking bill payments

### Junior Maximizer (Ages 13-18) **Free**

Unlimited debit transactions (excl. non-CU ATM)  
 Online and telephone banking bill payments **75¢**

### US Dollar Maximizer **Free**

Debit transactions **75¢**

## 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¢**

### Registered Savings Plans

RRSP or TFSA transfer out **\$75**  
 RRSP or TFSA transfer out to partner **Free**

## Lending Services

### Mortgages

Appraisal **Cost**  
 Progress inspection **Cost**  
 Mortgage assumption **\$250**  
 CreditMaster subsequent advance **\$100**  
 Mortgage discharge **\$75**

### Personal Loans

Lien search **\$25**  
 Statement of interest paid **\$15**  
 PPSA registration and renewal **see branch**

## 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**

### Stop Payments **\$15**

### 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**

*Achieving our dreams, together.*



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