

## 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

Third party printed cheques	Cost
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### Safety Deposit Boxes

Annual fees	\$60–\$250 (plus tax)
Key replacement	Cost + \$10
Box drilling	Cost + \$150

### Miscellaneous Services

Paper statement (mailed)	\$3/month
Statement reprint (in-branch)	\$5
Reprint cheque image (within 6 months)	\$3
Inactive/Dormant account (annual fee)	\$36
Unencoded clearing item	\$10
US cheque drawn on Canadian account	\$10
Records search (per hour)	\$50 (minimum \$25)
MemberCard replacement	\$10
MemberCard replacement (mailed)	\$20
Photocopying	50¢ per page
Outgoing faxes	\$1 per page
Post-dated cheques held for deposit	\$5
Non-member cheque cashing	\$5
Garnishment processing	\$35
Third Party Demand processing (annual fee)	\$120
Stop Payment	\$15
Registered plan transfer out to another FI	\$100
Chargebacks	\$10

## Lending Services

### Mortgages

Appraisal	Cost
Progress inspection	Cost
Mortgage assumption	\$250
CreditMaster® subsequent advance	\$150
Mortgage discharge	\$75
Mortgage renewal	\$75

### Personal Loans

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



**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

**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.

Effective: January 1, 2024

*Community focused, seamless  
banking for all.*

## Chequing Accounts

### Dream Chequing \$29<sup>95</sup>

Monthly fee discounted by 50% with \$6,000 minimum monthly balance  
 Unlimited debit transactions (excl. non-CU ATM)  
 100 outgoing Interac® e-Transfers  
 Free bill payments  
 Reimbursement of Collabria Mastercard annual fee  
 Reimbursement of up to 5 equity trade fees/year (excl. commissions) through Qtrade Direct Investing  
 Monthly eStatement  
 One-time reimbursement of RRSP transfer fee when assets transferred from another FI \$50 per FI  
 WLDCU retail mortgage renewal fee Waived  
 Small safety deposit rental Included\*  
 Official cheques 50% discount  
 \*Or \$60/year discount on other sizes

### Premium Chequing \$15<sup>95</sup>

Unlimited debit transactions (excl. non-CU ATM)  
 Free bill payments  
 10 outgoing Interac® e-Transfers  
 Monthly eStatement  
 One-time reimbursement of RRSP transfer fee when assets transferred from another FI \$50 per FI  
 WLDCU retail mortgage renewal fee Waived  
 Official cheques 50% discount

### Basic Chequing \$4<sup>95</sup>

Monthly fee waived with \$1,000 minimum monthly balance  
 Monthly eStatement  
 Debit transactions 95¢  
 In-branch bill payments \$2

### Golden Chequing (Ages 65+)<sup>†</sup> Free

Unlimited debit transactions (excl. non-CU ATM)  
 10 outgoing Interac® e-Transfers  
 Free bill payments  
 Monthly eStatement  
 Official cheques 50% discount  
<sup>†</sup>Age 65+ becomes effective January 1, 2025

### US Dollar Chequing Free

Monthly eStatement  
 Debit transactions 95¢

## Youth Accounts

### Campus Chequing Free\*

\*Subject to annual enrolment confirmation  
 Unlimited debit transactions  
 10 outgoing Interac® e-Transfers  
 10 free withdrawals from any ATM<sup>†</sup>  
 Free self-serve bill payments  
 Monthly eStatement  
 In-branch bill payments \$2  
<sup>†</sup>This does not include surcharges levied by the ATM owner

### KUDOS Chequing (Ages 18-24) \$4<sup>95</sup>

10 outgoing Interac® e-Transfers  
 Includes 25 debit transactions (excl. non-CU ATM), thereafter:  
 In-branch bill payments \$2  
 All other debit transactions 50¢  
 Monthly eStatement

### HEADSTART® Chequing (Ages 13-18) Free

Unlimited debit transactions (excl. non-CU ATM)  
 10 outgoing Interac® e-Transfers  
 Monthly eStatement  
 In-branch bill payments \$2  
 Online and telephone banking bill payments 95¢

### FAT CAT® Savings (Up to age 12) Free

Unlimited debit transactions (excl. non-CU ATM, pre-authorized debits and bill payments)  
 eStatement  
 Outgoing Interac® e-Transfers \$1  
 In-branch bill payments \$2  
 Online and telephone banking bill payments 95¢  
 Pre-authorized debit transactions 95¢

Achieving our dreams, together.



## 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  
 eStatement  
 Additional debit transactions \$5

### Premium Savings Free

Bears a tiered rate based on account balance  
 Interest is calculated daily, paid monthly  
 eStatement  
 Debit transactions 95¢  
 In-branch bill payments \$2  
 Outgoing Interac® e-Transfers \$1

### Basic Savings Free

Bears a flat rate based on account balance  
 Interest is calculated daily, paid quarterly  
 eStatement  
 Debit transactions 95¢  
 In-branch bill payments \$2  
 Outgoing Interac® e-Transfers \$1

## Other Services

**ATM Withdrawal Surcharges**  
 WLDCU or Exchange Network ATMs Ding Free  
 Non-credit union ATMs \$1<sup>50</sup> - \$5

**Bill Payments**  
 In-branch or via night deposit \$2  
 Online or telephone banking 95¢

**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)

**Outgoing Interac e-Transfer®**  
 Per transfer not included in account package \$1