

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	\$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**

Campus Maximizer Chequing **Free***

Unlimited debit transactions
 10 free withdrawals from any ATM†
 Free bill payments (online and telephone banking)
 *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 quarterly
 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.