

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
Basic bank confirmation or trade inquiry	\$50
Complex bank confirmation or trade inquiry	\$100
Chargebacks	\$10



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

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.

*Community focused, seamless
banking for all.*

Effective: January 1, 2024

Chequing Accounts

Dream Business Chequing \$102⁹⁵

Monthly fee discounted by 50% with \$75,000 minimum monthly balance	
150 debit transactions (excl. non-CU ATM and in-branch bill payments)	
Additional debit transactions	95¢
50 outgoing Interac® e-Transfers	
Monthly eStatement	
In-branch bill payments	\$2

Platinum Business Chequing \$72⁹⁵

100 debit transactions (excl. non-CU ATM and in-branch bill payments)	
Additional debit transactions	95¢
25 outgoing Interac® e-Transfers	
Monthly eStatement	
In-branch bill payments	\$2

Silver Business Chequing \$42⁹⁵

50 debit transactions (excl. non-CU ATM and in-branch bill payments)	
Additional debit transactions	95¢
15 outgoing Interac® e-Transfers	
Monthly eStatement	
In-branch bill payments	\$2

Bronze Business Chequing \$22⁹⁵

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

Basic Business Chequing \$6⁹⁵

Monthly eStatement	
Debit transactions	95¢
Outgoing Interac® e-Transfers	\$1
In-branch bill payments	\$2

Organization Dream Chequing \$2⁹⁵

Unlimited debit transactions (excl. in-branch bill payments)	
Monthly eStatement	
Free self-serve bill payments	
10 outgoing Interac® e-Transfers	
Monthly eStatement	
In-branch bill payments	\$2
One free change of signors/year, thereafter	\$25

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	
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 ⁵⁰ - \$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
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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	\$25
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. For more information on your merchant services options, please visit or call your local branch.

Achieving our dreams, together.

