

N/A = Not available or not applicable

Active accounts

No longer for sale

| Product name   | Pay As You Go Chequing   | Chequing Plus <sup>1</sup> | Access Chequing <sup>1</sup> | E Package Chequing       | USD Chequing             | USD Chequing Plus <sup>1</sup> | Package | Basic Package            |
|--|--------------------------|----------------------------|------------------------------|--------------------------|--------------------------|--------------------------------|---------|--------------------------|
| <b>Everyday Transactions<sup>2-6</sup></b>                                     |                          |                            |                              |                          |                          |                                |         |                          |
| Monthly package fee:   | N/A                      | N/A                        | N/A                          | \$9.75                   | N/A                      | N/A                            | \$10.00 | \$4.00                   |
| Free monthly transactions capped at:   | N/A                      | N/A                        | 40                           | 1                        | 1                        | N/A                            | 40      | 12                       |
| Everyday Transaction <sup>2-6</sup> fees waived if monthly minimum balance is: | N/A                      | N/A                        | N/A                          | \$1,500.00 <sup>7</sup>  | N/A                      | N/A                            | N/A     | \$1,000.00 <sup>7</sup>  |
| Deposits   | \$0.00                   | \$0.00                     | \$0.00                       | \$0.00                   | \$0.00                   | \$0.00                         | \$0.00  | \$0.00                   |
| <b>Everyday Cheque and Preauthorized Payment Transactions<sup>3</sup></b>      |                          |                            |                              |                          |                          |                                |         |                          |
| Cheque transactions from Vancity Accounts                                      | \$0.50                   | \$0.00                     | \$0.50                       | \$0.00                   | \$0.50 US                | \$0.00                         | \$0.50  | \$0.50                   |
| Pre-authorized payments/debits from Vancity Accounts                           |                          |                            |                              |                          | N/A                      | N/A                            |         |                          |
| <b>Everyday Online and Mobile Transactions<sup>4</sup></b>                     |                          |                            |                              |                          |                          |                                |         |                          |
| Transfers to or from Vancity Accounts  | \$0.00                   | \$0.00                     | \$0.00                       | \$0.00                   | \$0.00                   | \$0.00                         | \$0.00  | \$0.00                   |
| Bill payment from Vancity Accounts   |                          |                            |                              |                          | N/A                      | N/A                            |         |                          |
| <b>Everyday In-Person Transactions<sup>5</sup></b>                             |                          |                            |                              |                          |                          |                                |         |                          |
| Withdrawals and transfers (In-branch/Member Service Centre)                    | \$0.70                   | \$0.00                     | \$0.70                       | \$0.70                   | \$0.70 US                | \$0.00                         | \$0.70  | \$0.70                   |
| Bill payments (In-branch/Member Service Centre)                                |                          |                            |                              |                          | N/A                      | N/A                            |         |                          |
| <b>Everyday Debit Card Transactions<sup>6</sup></b>                            |                          |                            |                              |                          |                          |                                |         |                          |
| Direct debit card in Canada/US/International <sup>8</sup>                      | \$0.50                   | \$0.00                     | \$0.50                       | \$0.00                   | N/A                      | N/A                            | \$0.50  | \$0.00                   |
| ATM debit fee (additional network fees may apply) <sup>8</sup>                 |                          |                            |                              |                          |                          |                                |         | \$0.50                   |
| <b>Cheque Purchase</b>   |                          |                            |                              |                          |                          |                                |         |                          |
| 50 cheques (Vancity unique design #2681)                                       | Contact us <sup>12</sup> | See note 11                | \$0.00                       | Contact us <sup>12</sup> | Contact us <sup>12</sup> | Contact us <sup>12</sup>       | \$0.00  | \$0.00                   |
| Other designs  |                          | Contact us <sup>12</sup>   | Contact us <sup>12</sup>     |                          |                          |                                |         | Contact us <sup>12</sup> |
| <b>INTERAC<sup>®</sup> e-Transfer<sup>18</sup></b>                             |                          |                            |                              |                          |                          |                                |         |                          |
| Sending an INTERAC <sup>®</sup> e-Transfer                                     | \$0.90                   | \$0.90                     | \$0.00                       | \$0.00                   | N/A                      | N/A                            | \$0.90  | \$0.90                   |
| Receiving an INTERAC <sup>®</sup> e-Transfer                                   | \$0.00                   | \$0.00                     | \$0.00                       | \$0.00                   | N/A                      | N/A                            | \$0.00  | \$0.00                   |
| Request an INTERAC <sup>®</sup> e-Transfer                                     | \$0.90                   | \$0.90                     | \$0.00                       | \$0.00                   | N/A                      | N/A                            | \$0.90  | \$0.90                   |

See Miscellaneous fees for fees of additional services you may choose from Vancity. Fees are debited to your account immediately when the transaction is completed.

<sup>1 to 22</sup> See page 4 for details.

N/A = Not available or not applicable

|  | Active accounts          |                  |                                    | No longer for sale       |
|--|--------------------------|------------------|------------------------------------|--------------------------|
| Product name   | Jumpstart™ High Interest | Plan 24® Savings | Plan 24® Savings Plus <sup>1</sup> | Investment Savings       |
| <b>Everyday Transactions<sup>2-6</sup></b>                                     |                          |                  |                                    |                          |
| Monthly package fee:   | N/A                      | N/A              | N/A                                | N/A                      |
| Free monthly transactions capped at:   | N/A                      | 10               | N/A                                | 2                        |
| Everyday Transaction <sup>2-6</sup> fees waived if monthly minimum balance is: | N/A                      | N/A              | N/A                                | \$25,000.00 <sup>9</sup> |
| Deposits   | \$0.00                   | \$0.00           | \$0.00                             | \$0.00                   |
| <b>Everyday Cheque and Preauthorized Payment Transactions<sup>3</sup></b>      |                          |                  |                                    |                          |
| Cheque transactions from Vancity Accounts                                      | N/A                      | N/A              | N/A                                | \$0.80                   |
| Pre-authorized payments/debits from Vancity Accounts                           | \$5.00                   |                  |                                    |                          |
| <b>Everyday Online and Mobile Transactions<sup>4</sup></b>                     |                          |                  |                                    |                          |
| Transfers to or from Vancity Accounts  | \$0.00                   | \$0.00           | \$0.00                             | \$0.00                   |
| Bill payments from Vancity Accounts  |                          |                  |                                    |                          |
| <b>Everyday In-Person Transactions<sup>5</sup></b>                             |                          |                  |                                    |                          |
| Withdrawals and transfers (In-branch/Member Service Centre)                    | \$5.00                   | \$0.70           | \$0.00                             | \$1.00                   |
| Bill payments (In-branch/Member Service Centre)                                |                          |                  |                                    |                          |
| <b>Everyday Debit Card Transactions<sup>6</sup></b>                            |                          |                  |                                    |                          |
| Debit card in Canada/US/International <sup>8</sup>                             | \$5.00                   | \$0.50           | \$0.00                             | \$0.80                   |
| ATM Debit Fee (additional network fees may apply) <sup>8</sup>                 | \$5.00 <sup>10</sup>     |                  |                                    |                          |
| <b>Cheque Purchase</b>   |                          |                  |                                    |                          |
| 50 cheques (Vancity unique design #2681)                                       | N/A                      | N/A              | N/A                                | Contact us <sup>12</sup> |
| Other designs  |                          |                  |                                    |                          |
| <b>INTERAC® e-Transfer<sup>18</sup></b>  |                          |                  |                                    |                          |
| Sending an INTERAC® e-Transfer   | \$0.90                   | \$0.90           | \$0.90                             | \$0.90                   |
| Receiving an INTERAC® e-Transfer   | \$0.00                   | \$0.00           | \$0.00                             | \$0.00                   |
| Request an INTERAC® e-Transfer   | \$0.90                   | \$0.90           | \$0.90                             | \$0.90                   |

See Miscellaneous fees for fees of additional services you may choose from Vancity. Fees are debited to your account immediately when the transaction is completed.

<sup>1 to 22</sup> See page 4 for details.

# Service charge bulletin #176

# Personal banking – Miscellaneous fees Effective March 1, 2024



Fees are charged on all Account transactions for services described below. These fees are charged by Vancity immediately when the transaction is completed and are in addition to fees which may be charged by third-party service providers and other financial institutions. Fees are applied in Canadian dollars except for US dollar Accounts and incoming US dollar wire transfers where fees are charged in US dollars.

| Cheques  |   |
|--|---|
| Item returned unpaid (NSF)   | \$48.00   |
| Overdraft charge   | \$5.00  |
| Deposited item returned unpaid (chargeback) <sup>13</sup>                              | \$7.50  |
| Post-dated cheque held for deposit   | \$3.00  |
| 8 emergency temporary cheques  | service discontinued                                  |
| Cheque written in foreign funds on Canadian account                                    | service discontinued                                  |
| Incorrectly encoded cheque   | \$5.00  |
| Cashing a cheque for non-member  | \$5.00  |
| Cashing American Express travellers cheques for non-member (maximum of \$500.00):      | 1% of the face value (minimum \$2.00, maximum \$5.00) |
| Stop payment <sup>20</sup>   | \$15.00   |
| Stop payment self-service online <sup>20</sup>   | \$10.00   |
| Cheque retrieval/tracing   | \$5.00  |
| Sending money to others  |   |
| Vancity official cheque - member   | \$9.95  |
| Vancity official cheque - non-member   | \$20.00   |
| Vancity draft (USD)  | \$9.95 CAD  |
| Foreign draft (other currency)   | \$9.95 CAD  |
| Foreign draft stop payment   | \$25.00   |
| Photocopy of foreign draft   | \$10.00   |
| Wire transfers   |   |
| Outgoing wire transfer - Canadian \$ to a Canadian financial institution <sup>15</sup> | \$20.00   |
| Outgoing wire transfer outside of Canada <sup>15</sup>                                 | \$35.00   |
| Wire inquiries and tracing   | Starting at \$25 (ask us for details) <sup>19</sup>   |
| Receiving money from others  |   |
| Incoming wires in Canadian \$ and all foreign currency (except US dollar)              | \$10.00   |
| Incoming US Dollar Wire  | \$10.00 USD   |

| ATM network fees (plus Everyday Debit Card Transactions <sup>6</sup> fees, as applicable) |   |
|---|---|
| Vancity ATM   | \$0.00                                  |
| Canada: Exchange <sup>®</sup> ATM or ACCULINK <sup>®</sup> ATM                            | \$0.00                                  |
| All Canada ATM <sup>8</sup> that are not Exchange <sup>®</sup> or ACCULINK <sup>®</sup>   | \$2.00                                  |
| All US ATM <sup>8</sup>   | \$3.00                                  |
| International ATM <sup>8</sup>  | \$3.00                                  |
| ATM network fees for disabled members - Accessibility eligible products <sup>1</sup>      | \$0.00                                  |
| Other   |   |
| Standing Order set-up/amendment   | \$1.50                                  |
| Automatic transfer to cover overdraft   | \$2.00                                  |
| Manual transfer to cover overdraft  | \$4.50                                  |
| Loan payments and RRSP auto transfers   | \$0.00                                  |
| Bank confirmation   | \$20.00                                 |
| Record of transaction <sup>14</sup>   | \$5.00                                  |
| Looking up entries  | \$2.00/item or \$30.00/hr (min \$15.00) |
| Verify Cheques - long distance call within BC   | \$5.00                                  |
| Verify Cheques - long distance call outside BC  | \$7.00                                  |
| Collections: incoming/outgoing  | \$15.00                                 |
| Certified true copy   | \$2.00                                  |
| Account closed within 90 days of opening <sup>21</sup>                                    | \$20.00                                 |
| Account transferred to another financial institution                                      | \$20.00                                 |
| Dormant account <sup>17</sup>   | \$1.00 per month                        |
| Large volume deposits   |   |
| Note deposits per 100 notes   | \$0.70                                  |
| Coin deposits per \$100   | \$2.00                                  |
| Record Keeping  |   |
| Paper Statements <sup>22</sup>  | \$2.50                                  |
| e-Statements (Paperless)  | \$0.00                                  |
| Duplicate Statements  | \$5.00                                  |

| Safe deposit box (size availability differs by branch)   |  |
|--|--|
| Category & size  | Annual rental fee (includes tax)                       |
| Small, size 10 (1.0" to 2.5" x 5")   | \$55.10  |
| Medium, size 20/30 (2.5" to 3.5" x 5")   | \$70.90  |
| Large, size 40 (2.5" to 3.0" x 10") / 50 (5" x 5")   | \$110.25   |
| X-Large, size 60 (5" x 10")  | \$190.30   |
| XX-Large   | \$305.80   |
| Drilling Box   | Fees and taxes charged by locksmith (minimum \$128.80) |
| Replacement key  | Fees and taxes charged by locksmith (minimum \$11.20)  |
| RRSP - RRIF - TFSA fees  |  |
| Transfer to other financial institution  | \$100.00   |
| RDSP fees  |  |
| Transfer to other financial institution  | \$25.00  |
| RESP fees  |  |
| Capital withdrawal/refund  | \$25.00  |
| Transfer to other financial institution  | \$25.00 / trf  |
| Annual administration fee <sup>16</sup> (includes GST) -BC Training and Education Savings Grant (No Fee) | \$25.00  |

Special pricing, as detailed below, is available for: First named joint account holder age 65+<sup>1</sup>; Accessibility eligible accounts<sup>1</sup> and Package Chequing

| Special pricing                     | First-named joint account holder age 65+ <sup>1</sup> | Accessibility eligible products <sup>1</sup> | Package Account (No longer for sale) |
|-------------------------------------|---|--|--------------------------------------|
| Vancity official cheque (Canadian)  | \$0.00  | \$0.00                                       | \$0.00                               |
| Vancity draft (USD)                 | \$0.00  | \$0.00                                       | \$0.00                               |
| Post-dated cheques held for deposit | \$0.00  | \$0.00                                       | \$0.00                               |
| Cheque retrieval/tracing            | \$0.00  | \$0.00                                       | \$0.00                               |
| Standing Order set-up/amendment     | \$0.00  | \$0.00                                       | \$0.00                               |
| Discount - Safe Deposit Box Rental  | \$5.00  | \$5.00                                       | \$5.00                               |

<sup>1</sup> to <sup>22</sup> See page 4 for details.

<sup>1</sup>Members age 65+ where the sole member or the first-named joint account holder is 65+ may apply for Chequing Plus, USD Chequing Plus and Plan 24 Savings Plus. Youth under 25 years, where the sole member or the first-named joint account holder is under 25 may apply for Chequing Plus and Plan 24 Savings Plus.

Members with disabilities may apply for Accessibility eligible products Access Chequing and Plan 24 Savings. Please contact your community branch for further information.

<sup>2</sup>Everyday Transactions are all of these:

<sup>3</sup>Everyday Cheque and Preauthorized Payment Transactions are cheque transactions and preauthorized payments (PADs) from Vancity Accounts.

<sup>4</sup>Everyday Online and Mobile Transactions are bill payments, cheque deposit using Vancity Mobile Deposit™, transfers from Vancity Accounts made online using a computer, mobile phone, Mobile Device or using Vancity's automated Telephone Banking service.

<sup>5</sup>Everyday In-Person Transactions are Account withdrawals, bill payments, transfers to or from Vancity Accounts conducted person-to-person, over the phone with our branch staff or Member Service Centre staff.

<sup>6</sup>Everyday Debit Card Transactions are debit card purchases or ATM cash withdrawals or ATM transfers from Accounts.

Everyday Transaction fees are calculated and charged at month end for Vancity's chequing and savings products, with the exception of Jumpstart High Interest where the fees are incurred immediately when the transaction is made. Some of these Jumpstart fees may combine with 'Miscellaneous fees' in your Account Statement. Overdraft interest, not covered by a Creditline line of credit or a Personal line of credit, accrues immediately and will be calculated and payable at month end.

<sup>7</sup>For E Package Chequing Accounts, you must retain a minimum balance of \$1,500 in Your Account at all times for the full calendar month for Everyday Transaction fees and monthly package fee to be waived. For Basic Package Accounts (no longer for sale), you must retain a minimum balance of \$1,000 in Your Account at all times for the full calendar month for Everyday Transaction fees and monthly package fee to be waived. Miscellaneous fees including the Paper Statement fees are not waived by the minimum monthly balance waiver.

<sup>8</sup>Additional Vancity and third-party fees will apply for services not classified as Everyday Transactions and, in certain circumstances, include fees for: a) ATM network fees if you use any Canadian ATM that is not an Exchange® ATM or an ACCULINK® ATM. b) ATM network fees if you use a US/international ATM. c) INTERAC® e-Transfers that are subject to a fee. d) Fees for additional services that you choose from Vancity.

You may also be charged Third-Party fees including: e) A surcharge (convenience fee, and/or a foreign exchange conversion fee) by the ATM or POS operator and all associated networks engaged for the ATM or POS Transactions. f) Merchant fees when you use your debit card to pay for purchases. g) Fees charged by your mobile phone service provider; please request details from your service provider.

<sup>9</sup>You must retain a minimum of \$25,000.00 in Your Account at all times for the full calendar month for Everyday Transaction fees to be waived. Miscellaneous fees including the Paper Statement fees are not waived by the minimum monthly balance waiver.

<sup>10</sup>Free ATM transfers from Vancity Accounts and between Vancity Relationships.

<sup>11</sup>Cheque Purchase: 50 Cheques - Vancity unique design #2681 free for Members age 65+. First order of 50 Cheques - Vancity unique design #2681 free for Youth under 25 years.

<sup>12</sup>Contact any of Our branches or Our Member Services Centre at 604.877.7000 within Metro Vancouver, 250.519.7000 in Greater Victoria, or toll free (within Canada and the U.S.) at 1.888.826.2489.

<sup>13</sup>Chargeback fee on Personal Accounts applies only when a dishonoured cheque is drawn on Your own account at another Financial Institution.

<sup>14</sup>Record of Transaction is an additional service that does not replace Your Account Statement.

<sup>15</sup>Every bank that the member's incoming/outgoing wire flows through before forwarding to the next destination may take a fee and/or commission for this service. These fees will be deducted from the amount of the wire even if the wire is returned or rejected. These charges are beyond our control.

<sup>16</sup>RESP accounts that are opened to apply for the BC Training and Education Savings Grant are not to be charged the \$25 annual administration fee. RESP accounts that are opened for the member's own contributions or to apply for the other RESP grants (Canada Learning Bond, Canada Education Savings Grant) will continue to be charged the \$25 annual administration fee.

<sup>17</sup>Jumpstart accounts are not charged a dormancy fee.

<sup>18</sup>INTERAC® e-Transfer Services are only available in Canadian dollars.

<sup>19</sup>Inquiries/traces can be subject to fees other than those collected by Vancity.

<sup>20</sup>Stop payment applies to cheques and preauthorized payments. Stop payment self-service online applies to cheques only.

<sup>21</sup>For accounts opened online, the close account fee will be waived if the account is closed within 30 days of account opening.

<sup>22</sup>Paper Statement fee applies per Member, on each Banking Relationship. You will not be charged a Paper Statement fee in a month in which:

a) You are within the first two years of Membership as part of the Refugee Assistance Program.

b) Your Membership type is a Trust, Estate, or Accessibility.

c) If you are age 18 and younger or age 70 and older.

d) You have a negative balance on a line of credit in your monthly Account Statement at any time in the month.

You have the option of switching to Paperless e-Statements at no charge.

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