

## Let's start with fee-freedom.

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There are a lot of very useful and important things that you don't need to pay for when you bank with StellerVista Credit Union.



**ATM Ding-freedom:** You can use your StellerVista All-Terrain debit card at any EXCHANGE™ ATM anywhere and not get dinged a service fee. That's why we call it All-Terrain.



**100% Deposit Guarantee:** This is big and you don't pay an extra dime for it. All your deposits at StellerVista are protected 100%. Compare that to any Canadian bank. Oh wait, they don't compare.



**Every StellerVista account, investment, mortgage or any other financial service comes with a guide.** Someone who helps you navigate your money so it grows, no fees required.



**Fee-freedom also works for seniors and kids getting started.**

Visit any StellerVista branch or online to explore the difference banking like you live here makes.

## Make it here. Keep it here. Grow it here.

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StellerVista Credit Union exists to help everyone in the Kootenay / Boundary area make more out of the money they earn. When you keep it local we can help you grow it, and help to ensure that you get to live the life you want. While the financial decisions we make that impact you and your family are all locally made – the choice is all yours. The big banks may try to be here, but StellerVista actually lives here, just like you.

**Banking Fees: We don't hide them in the forest.**



@StellerVista  
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1.866.960.6666



**Bank like you live here.**

**Bank like you live here.**

**Fees matter - value for fees matters more.** Every financial institution comes with fees. There's no way around it. That's how StellerVista generates the income needed to provide the level of service and support that we do, in the rural communities that we do - locally. But there's another way to look at fees that also matters. And that is this: Is local decision-making and a guide to help you navigate your financial life of value to you? If yes, we're a good fit. If not, talk to us anyway - we'll listen and maybe we can find common ground.

### Cheque Cashing

Non-member cheque cashing	<b>\$5.00</b>
Cheque Drawn on CDN Account in U.S. Funds	<b>\$15.00</b>
Cheque Received/Sent on Collection (min. \$500)	<b>\$50.00</b>
Counter Cheques (10)	<b>\$5.00</b>
Closed Account Under 90 Days	<b>\$25.00</b>
Foreign Exchange < \$250 (Min. Order \$50)	<b>\$15.00</b>
Foreign Exchange > / \$250	<b>FREE</b>
Chargeback	<b>\$10.00</b>
All Terrain Debit Card Replacement	<b>\$5.00</b>
Night Deposit Bags	<b>FREE</b>
NSF (Cheque or Auto Debits)	<b>\$45.00</b>
Official Cheques	<b>\$10.00</b>
Overdraft Charge	<b>\$5.00</b>
Overdraft Notice	<b>\$5.00</b>
Personal Paper Statement Monthly	<b>\$2.00</b>
Redirect Auto Debits & Credits/Cheque	<b>\$10.00</b>
Search Records Up to 90 Days	<b>FREE</b>
Search Records Over 90 days – Per Hour	<b>\$50/hr</b>
Stop Payment	<b>\$15.00</b>
Registered Acct Tsfr Out T2033 to another CU	<b>FREE</b>
Registered Account Tsfr Out T2033 to Other	<b>\$100.00</b>
Electronic Transfer to Cover Overdraft	<b>Free</b>
Manual Transfer to Cover Overdraft	<b>\$10.00</b>
Unqualified Clearing Item	<b>\$15.00</b>
U.S. Bank Drafts (\$ U.S.)	<b>\$15.00</b>
Domestic Wire Transfer (+ Central1 Charges)	<b>\$25.00</b>
International Wire Transfer (+ Central1 Charges)	<b>\$35.00</b>

fees are in the currency being sent

### Commercial Specific Fees

Organization Paper Statement Monthly	<b>\$3.50</b>
Automated Fund Transfers Set Up Fee (one time)	<b>\$175.00</b>
Additional Originator (one time)	<b>\$60.00</b>
Automatic File Upload (per month)	<b>\$50.00</b>
Manual File Upload (per)	<b>\$24.50</b>
Bank Confirmation	<b>\$30.00</b>
Cheque Order	<b>At Cost</b>
Commercial Loan Application	<b>Negotiable</b>
Commercial Mortgage Discharge	<b>\$250.00</b>

### Safe Deposit Boxes

(payable each anniversary date; GST extra)	
Small (1.5 × 5 × 21 inches)	<b>\$35.00</b>
Medium (2 × 5 × 21 inches)	<b>\$50.00</b>
Large (2.5 × 10 × 21 inches or 5 × 5 × 21 inches)	<b>\$80.00</b>
Extra Large (5 × 10 × 21 inches)	<b>\$140.00</b>
Super (10 × 10 × 21 inches)	<b>\$240.00</b>
Key Replacement	<b>\$20.00</b>
Drill Box	<b>Cost + \$50.00</b>

### Loan / Mortgage Services

Loan/LOC Payment Late Charge (after 7 days)	<b>\$25.00</b>
Mortgage Appraisal Appraiser	<b>At Cost</b>
Landcor Data Corp Appraisal	<b>\$60.00</b>
Mortgage Discharge	<b>\$75.00 Plus Legal Fee</b>
Mortgage Penalty	<b>Interest rate differential or 3 months interest, whichever is greater</b>
Mortgage Renewal	<b>FREE</b>
Mortgage Transfer In	<b>FREE</b>
Mortgage Transfer Out	<b>\$250.00</b>
Registration of Certificate of Title	<b>\$125.00</b>
Search – BC Assessment/Title/Vehicle	<b>\$25.00</b>
Security Registration Fee	<b>\$75.00</b>
Unauthorized Overdraft	<b>26%</b>