

## Chequing... today?

Really, the term “Chequing” is a catch-all word for the various methods used to pay your bills, buy your treats, and generally spend your money. Debit cards, eTransfers, online bill payments or transfers, and yes, even real paper cheques – you’ll find them all here.

So yes... “Chequing”. It’s an important part of everyone’s financial picture. Think of it as planning a trip into the mountains; you get your supplies prior to leaving; then you use those supplies throughout your trip. A chequing account operates the same way, especially if you have a budget (which is a very good idea - and one we can help you with, just ask). You plan for the month’s expenses, you put in the appropriate amount of money to pay for it, with a little buffer, and you use that money to pay for everyday stuff. Chequing accounts at StellerVista offer three unique elements for living in the Kootenay / Boundary area:



Maximum flexibility and lowest possible fee structure.



Access to financial advice and budgeting guidance to help you make the most of your money.



**Free eTransfers!**

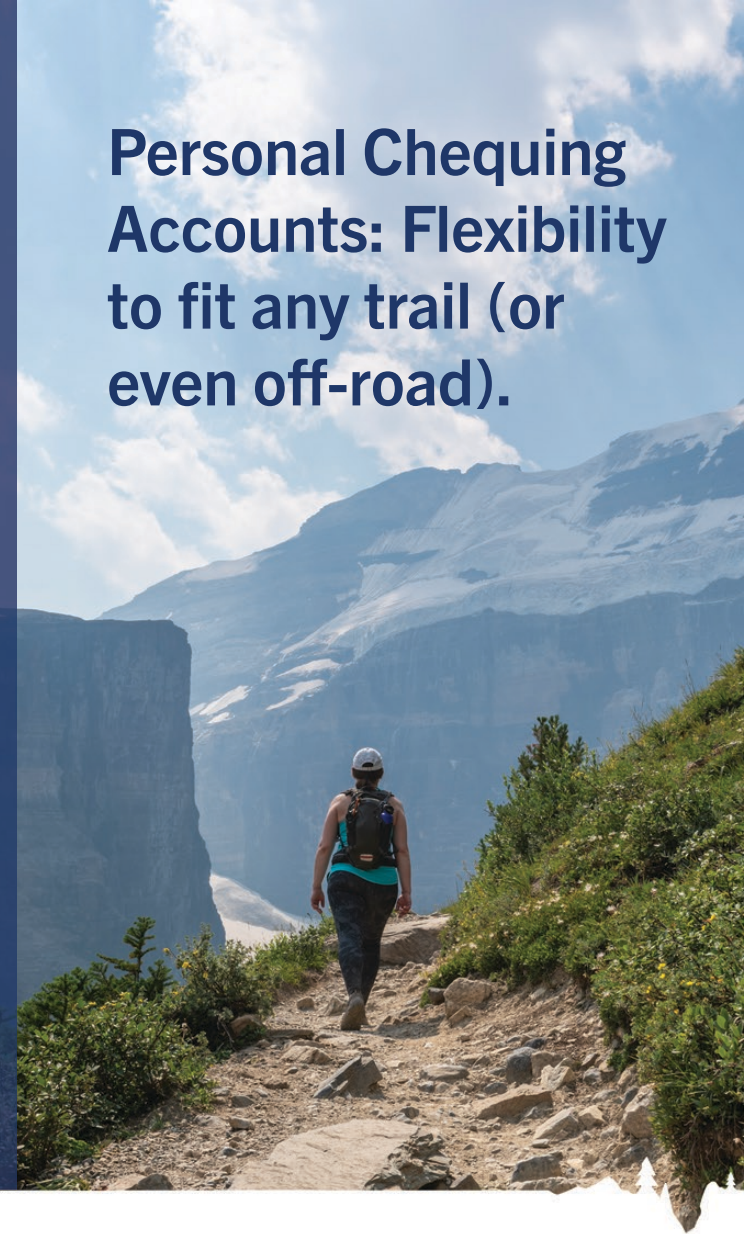
So does it matter what a “cheque” is? Nope. But a “chequing account”, yes, this definitely matters. It’s how you can keep costs low while conveniently doing everything you need to do.

Simple, convenient – like choosing jelly beans at the corner store.

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

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.

## Personal Chequing Accounts: Flexibility to fit any trail (or even off-road).



@StellerVista  
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**Bank like you live here.**

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	MasterPlan Lite	MasterPlan	PlanPlus	ElectroLink	MemberLine	U.S. Chequing
	Just the basics here. An account that covers a your first few transactions each month, allowing you to pay-as-go when needed.	This is a good account for people doing a steady amount of banking each month, but generally, not more than one transaction a day.	Unlimited Banking. This is the plan for you if you carry out a lot of transactions.	Living in the digital world and prefer to bank online? Then this is the account for you.	This is a line of credit on which you can borrow money, any time, and operates very much like a regular chequing account.  Rates on borrowing as low as Prime + 0.50%.	Offering access to U.S. dollars without the extra cost and hassle associated with currency exchange with the added convenience of writing U.S. cheques.
<b>Monthly Maintenance Fee</b>	\$5 waived if minimum monthly balance > \$2,000	\$11 waived if minimum monthly balance > \$3,000	\$15 waived if minimum monthly balance > \$4,000	\$5 waived if minimum monthly balance > \$3,000	FREE	FREE
<b>Transactions Included</b>	First 5 basic* or electronic** transactions per month	First 30 basic* or electronic** transactions per month	Unlimited basic* or electronic** transactions	First 50 electronic** transactions per month	First 10 basic* or electronic** transactions per month	\$1.00 per transaction
<b>What's Included?</b>	<ul style="list-style-type: none"> <li>• FREE deposits</li> <li>• FREE monthly e-Statements</li> <li>• FREE unlimited MemberDirect® online banking(bill payment, transfers, inquiries and statements)</li> <li>• Cheque images returned</li> <li>• FREE e-Transfers</li> </ul>	<ul style="list-style-type: none"> <li>• FREE deposits</li> <li>• FREE monthly e-Statements</li> <li>• FREE unlimited MemberDirect® online banking(bill payment, transfers, inquiries and statements)</li> <li>• \$5 safety deposit box reduction</li> <li>• Overdraft available OAC</li> <li>• FREE e-Transfers</li> </ul>	<ul style="list-style-type: none"> <li>• FREE deposits</li> <li>• FREE monthly e-Statements</li> <li>• FREE unlimited MemberDirect® online banking(bill payment, transfers, inquiries and statements)</li> <li>• FREE basic cheque order</li> <li>• \$5 safety deposit box reduction</li> <li>• Overdraft available OAC</li> <li>• FREE e-Transfers</li> </ul>	<ul style="list-style-type: none"> <li>• FREE deposits</li> <li>• FREE monthly e-Statements</li> <li>• FREE 3 cheques, deposits, withdrawals or transfers in-branch per month</li> <li>• FREE unlimited MemberDirect® online banking (bill payment, transfers, inquiries and statements)</li> <li>• Overdraft available OAC</li> <li>• FREE e-Transfers</li> </ul>	<ul style="list-style-type: none"> <li>• FREE deposits</li> <li>• FREE monthly e-Statements</li> <li>• Cheque images returned</li> <li>• FREE e-Transfers</li> </ul>	<ul style="list-style-type: none"> <li>• FREE teller deposits</li> <li>• FREE direct deposits</li> <li>• FREE monthly e-Statements</li> </ul>
<b>Additional Transactions</b>	<ul style="list-style-type: none"> <li>• \$1.00 Each</li> <li>• \$2.50 Non-CU ATM</li> <li>• \$5.00 International ATM</li> <li>• Cheque Orders Available</li> </ul>	<ul style="list-style-type: none"> <li>• \$1.00 Each</li> <li>• \$2.50 Non-CU ATM</li> <li>• \$5.00 International ATM</li> <li>• Cheque Orders Available</li> </ul>	<ul style="list-style-type: none"> <li>• \$2.50 Non-CU ATM</li> <li>• \$5.00 International ATM</li> </ul>	<ul style="list-style-type: none"> <li>• \$1.00 Each</li> <li>• \$2.50 Non-CU ATM</li> <li>• \$5.00 International ATM</li> <li>• Cheque Orders Available</li> </ul>	<ul style="list-style-type: none"> <li>• \$5.00 Each</li> <li>• \$5.00 Non-CU ATM</li> <li>• \$5.00 International ATM</li> </ul>	\$1.00 Each

\* Basic transactions include: withdrawals, cheques, transfers

\*\* Electronic transactions include: EKC ATM, OTHER Canadian C.U. ATMs, Direct payment (POS), auto debits, transfers (ATM and MemberDirect)

## Senior Benefits:

At StellerVista, all seniors are automatically entitled to a free chequing account. The MasterPlan and everything included with that account is completely free for seniors age 60 and older. For those who need it, unlimited banking is also available for \$4.00 / month through a very discounted fee, on the PlanPlus account, which is available only to seniors. Seniors can also access the MasterPlan Lite and ElectroLink accounts at no charge. Safety deposit boxes are 50% for seniors.

Features also available for seniors include free official cheques and a discounted rate on safe deposit boxes.

## Youth Benefits:

At StellerVista, everyone under the age of 25 is automatically entitled to a free account. The MasterPlan chequing account, and everything included with that account, is completely free for our younger members. For those who need it, unlimited banking is also available for \$7.50 / month through a very discounted fee. Youth members can also access the MasterPlan Lite and ElectroLink accounts at no charge.