

Service charge bulletin #181

Personal banking – Chequing accounts Effective December 1, 2024



N/A = Not available or not applicable

Active accounts

No longer for sale

Product name	Pay As You Go Chequing	Chequing Plus ¹	Access Chequing ¹	Essential Chequing ²³	Essential Plus Chequing	Total Chequing	USD Chequing	USD Chequing Plus ¹	Package	Basic Package
Everyday Transactions²⁻⁶										
Monthly package fee:	N/A	N/A	N/A	\$9.75	\$14.75	\$25.75	N/A	N/A	\$10.00	\$4.00
Monthly package fee waived if monthly minimum balance is	N/A	N/A	N/A	\$1,500.00 ⁷	\$3,000.00 ⁷	\$6,000.00 ⁷	N/A	N/A	N/A	\$1,000 ⁷
Free monthly transactions capped at:	N/A	N/A	40	25 INTERAC [®] e-Transfer transactions included	N/A Except In-Person Transactions, see below	N/A	1	N/A	40	12
Everyday Transaction ²⁻⁶ fees waived if monthly minimum balance is:	N/A	N/A	N/A	N/A	\$3,000.00 ⁷	\$6,000.00 ⁷	N/A	N/A	N/A	\$1,000.00 ⁷
Deposits	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Everyday Cheque and Preauthorized Payment Transactions³										
Cheque transactions from Vancity Accounts	\$0.50	\$0.00	\$0.50	\$0.50	\$0.00	\$0.00	\$0.50 US	\$0.00	\$0.50	\$0.50
Pre-authorized payments/debits from Vancity Accounts				\$0.00			N/A	N/A		
Everyday Online and Mobile Transactions⁴										
Transfers to or from Vancity Accounts	\$0.00	\$0.00	\$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		
Everyday In-Person Transactions⁵										
Withdrawals and transfers (In-branch/Member Service Centre)	\$0.70	\$0.00	\$0.70	\$0.70	1 Free/month then \$0.70 per transaction	\$0.00	\$0.70 US	\$0.00	\$0.70	\$0.70
Bill payments (In-branch/Member Service Centre)							N/A	N/A		
Everyday Debit Card Transactions⁶										
Direct debit card in Canada/US/International ⁸	\$0.50	\$0.00	\$0.50	\$0.50	\$0.00	\$0.00	N/A	N/A	\$0.50	\$0.00
ATM debit fee (additional network fees may apply) ⁸										\$0.50
Cheque Purchase										
50 cheques (Vancity unique design #2681)	Contact us ¹²	See note 11	\$0.00	Contact us ¹²	Contact us ¹²	Contact us ¹²	Contact us ¹²	Contact us ¹²	\$0.00	Contact us ¹²
Other designs		Contact us ¹²	Contact us ¹²						Contact us ¹²	
INTERAC[®] e-Transfer¹⁸										
Sending an INTERAC [®] e-Transfer	\$0.90	\$0.90	\$0.00	\$0.90	\$0.00	\$0.00	N/A	N/A	\$0.90	\$0.90
Receiving an INTERAC [®] e-Transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	\$0.00	\$0.00
Request an INTERAC [®] e-Transfer	\$0.90	\$0.90	\$0.00	\$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. See final page for footnotes.

N/A = Not available or not applicable

Product name	Active accounts		No longer for sale	
	Jumpstart™ High Interest	Plan 24® Savings	Plan 24® Savings Plus ¹	Investment Savings
Everyday Transactions²⁻⁶				
Monthly package fee:	N/A	N/A	N/A	N/A
Free monthly transactions capped at:	N/A	2	N/A	2
Everyday Transaction ²⁻⁶ fees waived if monthly minimum balance is:	N/A	N/A	N/A	\$25,000.00 ⁹
Deposits	\$0.00	\$0.00	\$0.00	\$0.00
Everyday Cheque and Preauthorized Payment Transactions³				
Cheque transactions from Vancity Accounts	N/A	N/A ²⁴	N/A	\$0.80
Pre-authorized payments/debits from Vancity Accounts	\$5.00			
Everyday Online and Mobile Transactions⁴				
Transfers to or from Vancity Accounts	\$0.00	\$0.00	\$0.00	\$0.00
Bill payments from Vancity Accounts				
Everyday In-Person Transactions⁵				
Withdrawals and transfers (In-branch/Member Service Centre)	\$5.00	\$0.70	\$0.00	\$1.00
Bill payments (In-branch/Member Service Centre)				
Everyday Debit Card Transactions⁶				
Debit card in Canada/US/International ⁸	\$5.00	\$0.50	\$0.00	\$0.80
ATM Debit Fee (additional network fees may apply) ⁸	\$5.00 ¹⁰			
Cheque Purchase				
50 cheques (Vancity unique design #2681)	N/A	N/A	N/A	Contact us ¹²
Other designs				
INTERAC® e-Transfer¹⁸				
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.
See final page for footnotes.

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Personal banking – Miscellaneous fees Effective December 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) ¹³	\$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 ²⁰	\$15.00
Stop payment self-service online ²⁰	\$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 ¹⁵	\$20.00
Outgoing wire transfer outside of Canada ¹⁵	\$35.00
Wire inquiries and tracing	Starting at \$25 (ask us for details) ¹⁹
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 ⁶ fees, as applicable)	
Vancity ATM	\$0.00
Canada: Exchange [®] ATM or ACCULINK [®] ATM	\$0.00
All Canada ATM ⁸ that are not Exchange [®] or ACCULINK [®]	\$2.00
All US ATM ⁸	\$3.00
International ATM ⁸	\$3.00
Vancity ATM ⁸ network fees for disabled members - Accessibility eligible products ¹	\$0.00
Vancity ATM ⁸ network fees for Total Chequing Accounts (Canada/US/International)	\$0.00
Other	
Standing Order set-up/amendment	\$1.50
Automatic transfer to cover overdraft	\$2.00
Loan payments and RRSP auto transfers	\$0.00
Bank confirmation	\$20.00
Record of transaction ¹⁴	\$5.00
Looking up entries	\$2.00/item or \$30.00/hr (min \$15.00)
Bill payment trace	\$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 ²¹	\$20.00
Account transferred to another financial institution	\$20.00
Dormant account ¹⁷	\$1.00 per month
Large volume deposits	
Note deposits per 100 notes	\$0.70
Coin deposits per \$100	\$2.00
Record Keeping	
Paper Statements ²²	\$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 - FHSA 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 ¹⁶ (includes GST) -BC Training and Education Savings Grant (No Fee)	\$25.00

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.

Special pricing, as detailed below, is available for: Total Chequing Account; First named joint or sole account holder age 65+¹; Accessibility eligible accounts¹; and Package Chequing Account:

Special pricing	Total Chequing Account	First-named joint account holder age 65+ ¹	Accessibility eligible products ¹	Package Account (No longer for sale)
Discount - Safe Deposit Box Rental per annum	\$5.00	\$5.00	\$5.00	\$5.00
Post-dated cheques held for deposit	\$0.00	\$0.00	\$0.00	\$0.00
Cheque retrieval/tracing	\$0.00	\$0.00	\$0.00	\$0.00
Standing Order set up/amendment	\$0.00	\$0.00	\$0.00	\$0.00
Vancity official cheque (Canadian)	\$0.00	\$0.00	\$0.00	\$0.00
Vancity draft (USD)	\$0.00	\$0.00	\$0.00	\$0.00
Foreign draft (other currency)	\$0.00	For these categories, regular pricing applies for Chequing Plus, Accessibility, and Package Accounts		
Automatic transfer to cover overdraft	\$0.00			
Manual transfer to cover overdraft	\$0.00			

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

Members with disabilities may apply for our Accessibility eligible product Access Chequing. Please contact your community branch for further information.

²Everyday Transactions are all of these:

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

⁴Everyday 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.

⁵Everyday 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.

⁶Everyday 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.

⁷For Essential Chequing Accounts, you must retain a minimum balance of \$1,500 in Your Account at all times for the full calendar month for 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. For Total Chequing Accounts, you must retain a minimum balance of \$6,000 in Your Account at all times for the full calendar month for Everyday Transaction fees and monthly package fee to be waived. For Essential Plus Chequing Accounts, you must retain a minimum balance of \$3,000 in Your Account at all times in 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.

⁸Additional 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.

⁹You 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.

¹⁰Free ATM transfers from Vancity Accounts and between Vancity Relationships.

¹¹Cheque Purchase: 50 Cheques - Vancity unique design #2681 free for Members age 65+ and Total Chequing Accounts. First order of 50 Cheques - Vancity unique design #2681 free for Youth under 25 years.

¹²Contact 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.

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

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

¹⁵Every 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.

¹⁶RESP 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.

¹⁷Jumpstart accounts are not charged a dormancy fee.

¹⁸INTERAC® e-Transfer Services are only available in Canadian dollars.

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

²⁰Stop payment applies to cheques and preauthorized payments. Stop payment self-service online applies to cheques only.

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

²²Paper 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) Your chequing or savings account(s) had a negative balance at close of business/end of day. This includes lines of credit and overdraft.

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

²³Essential Chequing was previously named E-package Chequing, renamed effective Oct 1, 2024.

²⁴Plan 24® Savings accounts do not support or allow cheque clearing or preauthorized payments/debit transactions and Vancity may in its sole discretion refuse to allow any such transaction. Any cheques may be returned and a fee up to \$48.00 charged to the Account, or a cheque clearing fee of \$0.50 charged to the Account, in Vancity's sole discretion.

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