

Ding-free ATMs

NO ATM SURCHARGES. REALLY.

With your EKC MEMBER CARD Debit Card, you have access to thousands of ding-free ATMs on The EXCHANGE® ATM Network.

WHAT'S A SURCHARGE ANYWAY?

A surcharge is a fee that the owner of an ATM charges to a user. ATMs that surcharge have a warning screen that appears before the completion of a transaction. Surcharges are not the same as transaction or account fees, and could range anywhere from \$3.00 per transaction and up. A surcharge isn't the same as a regular ATM service fee.

WHAT'S THE EXCHANGE NETWORK?

The EXCHANGE Network is the second-largest full-service ATM network in the province, including all BC credit unions, HSBC, and National Bank of Canada. This gives all East Kootenay Community Credit Union members the benefit of surcharge-free withdrawals via their MEMBER CARD Debit Card at any of these ATMs province-wide.

BANK LOCAL AT EKC!

If you need an account, sign up today and take advantage of ding-free banking.

WHERE WILL MY CARD WORK?

Anywhere you see one of these logos:



TOP 1 2 3 4 5 REASONS to join EKC

1 Together through life At EKC we make sure you're ready for each stage of your life with products and services that help you achieve your goals. Anyone can join a credit union — 1 in 3 British Columbians already have!

2 You're our bottom line You own us, not the other way around. EKC leads other financial institutions by sharing profits with our members and our communities via patronage rewards, dividends, scholarships and donations.

3 More local EKC staff provide 100% of all approvals, including loans and mortgages. This flexibility allows unique products and services based on member needs — just ask any personal or business member. Any member can run to be part of our local Board of Directors.

4 100% deposit protection At EKC all depositors are 100% protected* by the Credit Union Deposit Insurance Corporation of British Columbia.

5 Excellent rates and low service charges Enjoy earning patronage rewards on all your accounts. EKC's unique Community Bond has excellent rates with special redemption features. Loans and mortgages have competitive rates.

*B.C. Credit Union Deposits are 100% guaranteed by the Credit Union Deposit Insurance Corporation of British Columbia.



MoneyWorks



Rev. 11-13-2017 Desktop Graphics



OTHER SERVICE FEES



Common Sense™ solutions

▶ SERVICE FEES

▶ LOAN/MORTGAGE FEES

▶ DING-FREE ATMs

What can MemberLine do for you?

- ▶ pay down credit cards and pay less interest
- ▶ take advantage of good vacation prices
- ▶ don't sweat holiday or unexpected expenses
- ▶ start (or continue) home renovations
- ▶ purchase that vehicle or investment property

Cranbrook

920 Baker Street
Tel 250.426.6666
Toll free 1.866.960.6666

Elkford

Elkford Square
Tel 250.865.4661
Toll free 1.800.313.2201

EKCCU.COM

Fernie

1601 – 9th Ave
Tel 250.423.9222
Toll free 1.866.423.9222

Sparwood

124 Aspen Drive
Tel 250.910.9222
Toll free 1.855.222.5788



Together through life



Other Service Fees

EKC recognizes that your lifestyle and financial needs are unique to you. EKC offers **Common Sense™** solutions with innovative products and services. Stop by!

FREE MEMBERLINK® Telephone Banking and FREE MemberDirect® Online Banking

MEMBERLINK® Telephone Banking

Toll Free from anywhere in Canada 1.844.733.6220

SERVICE FEES

Chargeback	\$ 10.00
Cheque Cashing <i>non-member cashing cheques drawn on EKC</i>	5.00
Cheque Drawn on CDN Account in U.S. Funds	10.00
Cheque Received/Sent on Collection (min. \$500)	50.00
Counter Cheques (Each)	1.00
Closed Account Under 90 Days	25.00
Facsimile Charge (Send or Receive)	10.00
Foreign Exchange (Min. Order \$50) <i>if transaction is less than \$250 Canadian equivalent</i>	Member 15.00
<i>transactions greater than or equal to \$250</i>	FREE
Expedited Shipping <i>if transaction is under \$2,000 Canadian equivalent regardless of dollar value</i>	10.00
Hold Funds Phone Fee	6.00
Mastercard/Visa Cash Advance Fee	FREE

Mastercard/Visa Photo Retrieval	\$ 10.00
MEMBER CARD® Debit Card/Mastercard/Visa Replacement	5.00
Night Deposit Bags	FREE
NSF (Cheque or Auto Debits)	45.00
Official Cheques	10.00
Overdraft Charge	5.00
Overdraft Notice	5.00
Paper Statement Fee Personal (Per Membership per Month)	2.50
Paper Statement Fee Business/Non Profit (Per Membership per Month)	3.50
Redirect Auto Debits & Credits/Cheque	15.00
Search Records	Up to 90 Days FREE Over 90 days – Per Hour 50.00
Stop Payment	12.00
Trace	10.00
Utility Bill Trace/Wire Trace	25.00
TFSA/RESP/RRSP/RRIF/LIF Transfer Out T2033	Other Credit Union FREE Non Credit Union 100.00
Transfer Account	to Other Credit Union 10.00 to Non-Credit Union 25.00
Transfer to Cover Overdraft	Electronic FREE Manual 10.00
Unqualified Clearing Item	10.00
U.S. Bank Drafts (\$ U.S.)	10.00
Wire Transfer	(+ Central1 Charges) 23.00

SAFE DEPOSIT BOXES

(payable each anniversary date; GST extra)

Small (1.5 × 5 × 21 inches)	\$ 35.00
Medium (2 × 5 × 21 inches)	50.00
Large (2.5 × 10 × 21 inches or 5 × 5 × 21 inches)	80.00
Extra Large (5 × 10 × 21 inches)	140.00
Super (10 × 10 × 21 inches)	240.00
Key Replacement	20.00
Drill Box	Cost + 25.00

LOAN/MORTGAGE SERVICES

Bank Confirmation/Reference Letter	\$ 30.00
Commercial Loan Application	Negotiable
Landcor Data Corp Appraisal	60.00
Letter of Interest Paid	30.00
Loan/LOC Payment Late Charge (after 7 days)	25.00
Mortgage Appraisal	In-House 200.00 Appraiser Cost
Mortgage Discharge	75.00
Mortgage Penalty	<i>rate differential or 3 months interest, whichever is greater</i>
Mortgage Renewal	FREE
Mortgage Transfer (EKC Charges)	Into EKC FREE Out of EKC 250.00
Registration of Certificate of Title	125.00
Search – BC Assessment/Title/Vehicle	25.00
Security Registration Fee	75.00
Unauthorized Overdraft	26%