

Service FEES

PERSONAL CHEQUING ACCOUNTS

Core

Choose this account if you transact minimally and like the convenience of banking in-branch & online.

MONTHLY FEE: **\$4.00**

- Free INTERAC® e-Transfers*
- 12 In-Branch or Electronic Transactions*

Core Youth (ages 10-18)

All the features of Core apply with no monthly service charge.

Cost for additional transactions & other services of all Core accounts: see **ACCOUNT FEES**

Premium Unlimited

Choose this account if you transact frequently and like the convenience of banking in-branch & online.

MONTHLY FEE: **\$14.00**

- Unlimited In-Branch or Electronic Transactions
- Free INTERAC® e-Transfers*
- 2 free INTERAC® ATM withdrawals
- Also included: Official cheques; US drafts, in branch bill payments, monthly LOC fee, some personalized cheque orders

Cost for other services: see **ACCOUNT FEES**

Mobile Unlimited

Choose this account if you transact frequently and like to bank online.

MONTHLY FEE: **\$9.00**

- Unlimited Electronic Transactions*
- Free INTERAC® e-Transfers*
- 2 free INTERAC® ATM withdrawals

Mobile Unlimited Youth (ages 10-18)

Mobile Unlimited Student (ages 19-24)

All the features of Mobile Unlimited apply to Youth and Student accounts with no monthly service charge, and reduction in the following fees:

In-branch withdrawals & transfers: **\$1.00/\$0.30**

Cost for additional transactions & other services for all Mobile Unlimited accounts: see **ACCOUNT FEES**

Senior Accounts (ages 60+)

Members 60 years of age or over enjoy a \$4 discount on their monthly fee for Core, Mobile Unlimited, and Premium Unlimited Accounts.

Cost for additional transactions & other services: see **ACCOUNT FEES**

Early Bird

A no-fee starter account for ages 9 and under.

US Dollar Accounts

MONTHLY FEE (USD): **\$1.50**

Cost for services in USD: see **ACCOUNT FEES**

PERSONAL SAVINGS ACCOUNTS

Savings & High Interest Savings

ATM cash withdrawals: see **back panel**

Cost for services: see **ACCOUNT FEES**

Elevate High Interest Savings

\$5.00 fee per transaction (except deposits).

Savings - Youth (ages 10-18)

Cost for services: see **Core Youth**

* Transactions included in Account Packages:

Direct payment purchases, pre-authorized payments, bill payments through MemberLink® Telebanking, MemberDirect® Online Banking, withdrawals at all BC credit union ATMs and EXCHANGE® ATMs.

In Branch Transactions also includes in-branch withdrawals and cheques.

ACCOUNT FEES

These fees apply to all Personal accounts unless referenced in the Account Package.

System transfer to cover overdraft	\$4.00
Telephone request for transfer	\$4.00
Processing cheque drawn in U.S. funds on CDN account	\$16.00
Cheque sent / received for / on collection	\$26.00
Personalized cheques (printing) / Additional starter cheques / per page	\$2.00
Fee to replace lost ATM card	\$5.00
Withdrawals (in-branch)	\$1.00
INTERAC® Online®	FREE
Transfers (in-branch)	FREE
Transfers for Mobile Unlimited (in-branch)	\$1.00 (\$0.30 Youth)
Non-Sufficient Funds Fee	\$10.00 ***

These fees apply to ALL accounts unless referenced in the Account Package.

Cheques, encoded, per item	\$1.00 (\$0.30 Youth)
Cheques, non-encoded, per item	\$5.00
Rejected items, per item	\$7.00
Direct payment purchases	\$1.00 (\$0.25 Youth)
Preauthorized payments	\$1.00 (\$0.30 Youth)
Stop payment order	\$16.00
Overdraft charge, per item	\$5.00
Line of Credit, monthly fee minimum	\$2.50
ATM cash withdrawals	See back panel
INTERAC® e-Transfers®	\$1.50
Deposits at SCF (in-branch, ATM, night depository)	FREE**
Bill payments - in-branch	\$1.50 (\$0.75 Youth)
Bill Payments by MemberLink® Telebanking, MemberDirect® Online Banking	\$0.75 (\$0.30 Youth)

These fees apply to all Business accounts unless referenced in the Account Package.

Business cheques, printing order	cost
Business cheque holders / binders cost	cost
Additional starter business cheques / per page	\$3.00
In-branch business withdrawals or transfers	\$1.25
System transfer to cover overdraft	\$4.00
Telephone request for transfer	\$4.00
MemberDirect® Online Business Transfer	\$0.75
MemberLink® Telebanking Business Transfer	\$0.75
Business chargebacks	\$7.00
MemberDirect® Online Business Transfer	\$0.75
Business collections sent and received	\$26.00
Annual account review	negotiable
Customer automated funds transfer	negotiable
Night depository bags	cost
Point of Sale (Debit Card)	\$1.00
In-branch business deposit	\$0.75
Coin orders	FREE**

** SCF reserves the right to negotiate the monthly fee to accommodate extremely high volume accounts, and to limit large volume cash and cheque deposits. PLEASE NOTE: transactions conducted for members through our member service centre will incur the same fee as an in-branch transaction.

*** Your account will not be charged an NSF fee if it is overdrawn by less than \$10. Sunshine Coast Financial may choose to process or decline such payments. For USD accounts, the NSF charge will be presented in USD (\$10 CAD equivalent) and will vary based on prevailing SCF exchange rate. NSF fees will not be charged on an account more than once within a 2-business day period.

BUSINESS ACCOUNTS

Endeavour 6

MONTHLY FEE: **\$6.00**

- 6 transactions****

Cost for additional transactions & other services: see **ACCOUNT FEES**

Endeavour 30

MONTHLY FEE: **\$20.00**

- 30 transactions****

Cost for additional transactions & other services: see **ACCOUNT FEES**

Endeavour Unlimited

MONTHLY FEE: **\$55.00**

- Unlimited transactions****

Cost for additional transactions & other services: see **ACCOUNT FEES**

****Transactions included in Business Account Packages:

Direct payment purchases, pre-authorized payments, bill payments through MemberLink® Telebanking, MemberDirect® Online Banking, withdrawals at all BC credit union ATMs and EXCHANGE® ATMs, in-branch withdrawals and cheques.

SCF reserves the right to negotiate the monthly fee to accommodate extremely high volume accounts, and to limit large volume cash and coin deposits.

BORROWING + LENDING

Loans

PPSA - registration: **Cost + \$25.00**

Renewal: **Cost**

Lien search: **Cost + \$15.00**

Alterations: **Min. \$20.00**

Mortgages

Appraisals: **Cost**

Inspections: **Cost**

Title Search: **Cost**

Registry and solicitor fees: **cost**

Discharge and transfer out: **\$75.00**

Early renewal 3 months interest or interest differential renewal: **\$85.00**

Transfer in from other Financial Institution: **nil**

Additional FEES & SERVICES

PERSONAL & BUSINESS

AUTOMATED TELLER MACHINE (ATM) CHARGES

	Regular	Youth/Student	Business
SCF ATM	\$0.75	\$0.25	\$0.75
Other BC Credit Union ATM	\$0.75	\$0.25	\$1.00
EXCHANGE® ATM	\$0.75	\$0.25	\$0.75
INTERAC® ATM	\$2.50	\$2.50	\$2.50
US ATM	\$3.50	\$3.50	\$3.50
International ATM	\$5.00	\$5.00	\$5.00

Some institutions have additional surcharges; THE EXCHANGE® Network has no surcharges.

BILL PAYMENT CHARGES

	MemberLink® Telebanking	MemberDirect® In-branch	In-branch
Regular	\$0.75	\$0.75	\$1.50
Youth / Student	\$0.30	\$0.30	\$0.75
Business	\$0.75	\$0.75	\$1.50

WIRE TRANSFERS

Domestic and International Wires Incoming	\$13.00
Domestic and International Wires Outgoing	\$32.00

SAFETY DEPOSIT BOXES

Small	\$50.00 + GST
Medium	\$60.00 + GST
Large	\$85.00 + GST
Extra Large	\$125.00 + GST
Drilling box	cost + \$25.00
Replacing lost key	cost + \$10.00

MISCELLANEOUS

Letter of interest paid (income tax)	\$15.00
Registration of Certificate of Title	cost + \$25.00
Letter of Credit	1% min. \$25.00
Automatic loan payment reversed	\$5.00
Account closed (open less than 90 days)	\$25.00
Balance of account transfer	\$22.00
Inactive account - annually	\$35.00
Reference letter - account balance	\$20.00
Reference letter - bank verification	\$23.00
Reference letter - interest earned	\$23.00
Voucher search - less than 30 days	\$6.00
Voucher search - more than 30 days	\$30/hr, min. \$15
RESP, RRSP, RRIF, or TFSA transfer out	\$65.00
Post dated cheques, held for deposit	\$65.00
Statement prepared in branch	\$5.00
Chargebacks	\$7.00
Cheque drawn on non-chequing account	\$7.00
Bill payment tracing	cost
Replace lost night deposit key	cost
Returned mail processing fee	\$10.00
US Draft (USD)	\$10.00
Official Cheque	\$10.00
Monthly Printed Statement Fee (does not apply to Youth)	\$2.50
Cheque images included in Printed Statement	\$1.00
Additional change of signor fee	\$25.00
T3 Administration	\$130.00

MORE TIME + MONEY SAVERS

- Mobile Advisors • Tap & Go Debit Cards INTERAC Flash®
- Live Chat Online • Member Service Centre • Mobile Alerts
- Pay it Local Rewards • Member Perks • Mobile Banking App
- Deposit Anywhere™ • ding-free® ATM network

CONTACT US

MEMBER SERVICES CENTRE

604-740-2662 | 1-800-320-4588

inquiries@sunshineccu.net

MEMBERLINK® TELEBANKING

1-855-590-1136

LIVE CHAT, BOOK APPOINTMENT ONLINE, & ACCESS MEMBERDIRECT® ONLINE BANKING

sunshineccu.com

GIBSONS BRANCH

985 Gibsons Way,
Gibsons, BC V0N 1V8

SECHLT BRANCH

Box 375, 5655 Teredo Street,
Sechelt, BC V0N 3A0

PENDER HARBOUR BRANCH

Box 28, 12887 Madeira Park Road,
Madeira Park, BC V0N 2H0

ATMs available at all branches. THE EXCHANGE® Network has no surcharges. EXCHANGE® ATM locations can be found at theexchangenetwork.ca

DOWNLOAD THE DING-FREE® ATM APP



Sunshine Coast
FINANCIAL

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