

## Service Fee Update September 1, 2023

Sunshine Coast Credit Union (SCCU) regularly reviews service fees to ensure these remain competitive to market and reflect the cost of providing service. Some of these fees will change as of November 1<sup>st</sup>, 2023.

SCCU's fee philosophy is to aim to be mid-market overall, ensuring SCCU is aligned competitively. This means fair fees for members, while also ensuring SCCU is generating revenue to pay for the services provided. Revenue is also invested back into the credit union to ensure SCCU has the right people, tools, and technology to deliver on member, regulatory, and community expectations and commitments.

A summary of these changes is outlined below. Many of these fees are within your control and may be minimized or avoided. We would love to help you with this. Please reach out to us at 604 740-2662 and we would be happy to assist.

### Effective November 1, 2023

<b>Commercial Miscellaneous Fees</b>	<b>Existing Fee</b>	<b>New Fee Nov 1<sup>st</sup></b>
Late Fee: Financial Statements	\$100/month	\$150-\$250/month
<b>Commercial Transactional Fees (in excess of transactions included in package where applicable)</b>	<b>Existing Fee</b>	<b>New Fee Nov 1<sup>st</sup></b>
In-Branch Withdrawal	\$.75	\$1.25
In-Branch Transfer	\$.75	\$1.25
In-Branch Deposit	\$0	\$0.75
Cheques	\$.75	\$1.00
Pre-Authorized Payment	\$.75	\$1.00
Point of Sale (Debit Card)	\$.75	\$1.00
Withdrawals at Other BC CU / Exchange ATM	\$.75	\$1.00
Withdrawals at INTERAC ATM	\$2.00	\$2.50
Withdrawals at US ATM	\$3.00	\$3.50