

# Service FEES

## < PERSONAL ACCOUNTS >

UPDATED NOVEMBER 2023

### PERSONAL ACCOUNTS

#### CORE

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

Monthly Fee **\$4**  
 Free INTERAC® e-Transfers®  
 12 In-Branch or Electronic Transactions\*  
 Cost for additional transactions and other services:  
**see Personal Account Fees**

#### MOBILE UNLIMITED\*

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

Monthly Fee **\$9**  
 Unlimited Electronic Transactions\*  
 Free INTERAC® e-Transfers®  
 2 free INTERAC® ATM withdrawals  
 Cost for additional transactions and other services:  
**see Personal Account Fees**

#### PREMIUM UNLIMITED

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

Monthly Fee **\$14**  
 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 Personal Account Fees**

#### EARLY BIRD

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

#### CORE YOUTH \* (ages 10 - 18)

\*All the features of Core apply with no monthly service charge  
 Cost for additional transactions and other services:  
**see Personal Account Fees**

#### MOBILE UNLIMITED YOUTH (ages 10 - 18)

#### MOBILE UNLIMITED STUDENT (ages 19 - 24)

All the features of Mobile Unlimited apply with no monthly service charge. Cost for additional transactions and other services:

**see Personal Account Fees**

Reduction in the following fees:

In-branch withdrawals and transfers. **\$1.00/.30**

\*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.

#### SENIOR ACCOUNTS (for those 60+)

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

**see Personal Account Fees**

#### U.S. DOLLAR ACCOUNTS

Monthly Fee (USD) **\$1.50**  
 Cost for services in USD **see Personal Account Fees**

### PERSONAL SAVINGS ACCOUNTS

#### SAVINGS AND HIGH INTEREST SAVINGS

Cost for services: **see Personal Account Fees**  
 ATM cash withdrawals: **see back panel**

#### ELEVATE HIGH INTEREST SAVINGS

\$5 fee per transaction (except deposits)

#### SAVINGS - YOUTH (ages 10 - 18)\*

Cost for services: **see Core-Youth**

### PERSONAL ACCOUNT FEES

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

Insufficient Funds Fee	\$45
Overdraft charge, per item	\$5
System transfer to cover overdraft	\$4
Telephone request for transfer	\$4
Cheques, encoded, per item	\$1 (.30 Youth)
Cheques, non-encoded, per item	\$5
Rejected items, per item	\$7
Preauthorized payments	\$1 (.30 Youth)
Direct payment purchases	\$1.00 (.25 Youth)
Stop payment order	\$16
Processing cheque drawn in U.S. funds on CDN account	\$16
Cheque sent/received for/on collection	\$26
Personalized cheques (printing)/ Additional starter cheques / per page	cost \$2
Line of Credit, monthly fee minimum	\$2.50
Bill payments - in-branch	\$1.50 (.75 Youth)
Bill Payments by MemberLink® Telebanking, MemberDirect® Online Banking	.75 (.30 Youth)
ATM cash withdrawals	(see back panel)
Fee to replace lost ATM card	\$5
Withdrawals (in-branch)	\$1.00
INTERAC® e-Transfers®*	\$1.50
INTERAC® Online®*	FREE
Deposits at SCCU (in-branch, ATM, night depository)	FREE
Transfers (in-branch)	FREE
Transfers for Mobile Unlimited (in-branch)	\$1.00 (.30 Youth)

Please note: transactions conducted for members through our member service centre will incur the same fee as an in-branch transaction.

# Service FEES

## < BUSINESS ACCOUNTS >

UPDATED NOVEMBER 2023

### BUSINESS ACCOUNTS

#### ENDEAVOUR 6

Monthly Fee **\$6**  
6 Transactions\*

#### ENDEAVOUR 30

Monthly Fee **\$20**  
30 Transactions\*

#### ENDEAVOUR UNLIMITED

Monthly Fee **\$55**  
Unlimited Transactions\*  
(Includes in-branch bill payments and transfers)

*\*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 withdrawals and cheques.*

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

### BUSINESS SAVINGS

See **Business Account Fees**

### BORROWING + LENDING

#### LOANS

PPSA - registration	cost +\$25
Renewal	cost
Lien search	cost +\$15
Alterations	min. \$20

### BUSINESS ACCOUNT FEES

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

Insufficient Funds Fee	\$45
Cheques, encoded, per item	\$1.00
Cheques, non-encoded, per item	\$5
Rejected items, per item	\$7
Direct payment purchases	\$1.00
Preauthorized payments	\$1.00
Business cheques, printing order	cost
Cheque holders/binders cost	cost
Additional starter cheques / per page	\$3
In-branch withdrawals or transfers	\$1.25
System transfer to cover overdraft	\$4
Telephone request for transfer	\$4
MemberDirect® Online transfer	\$0.75
MemberLink® Telebanking transfer	\$0.75
Chargebacks	\$7
Stop payments	\$16
Overdraft charge, per item	\$5
Collections sent and received	\$26
Line of Credit, monthly fee min.	\$2.50
Annual account review	negotiable
Customer Automated Funds Transfer	negotiable
Night depository bags	cost
Bill payments - in-branch	\$1.50
Bill payments by MemberLink® Telebanking, MemberDirect® Online Banking	\$0.75
ATM cash withdrawals	(see back panel)
Point of Sale (Debit Card)	\$1.00
INTERAC® e-Transfers®	\$1.50
In-branch deposit	\$0.75
Deposits at ATM or in Night Depository	FREE*
Coin orders	FREE*

*\*SCCU 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.*

#### MORTGAGES

Appraisals	cost
Inspections	cost
Title Search	cost
Registry and solicitor fees	cost
Discharge and transfer out	\$75
Early renewal 3 months interest or interest differential	
Renewal	\$85
Transfer in from other Financial Institution	nil

## ADDITIONAL FEES + SERVICES (PERSONAL + BUSINESS)

### AUTOMATED TELLER MACHINE (ATM) CHARGES

	Regular	Youth/Student	Business
SCCU 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	\$5	\$5

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

### MISCELLANEOUS

Letter of interest paid (income tax)	\$15
Registration of Certificate of Title	cost + \$25
Letter of Credit	1% min. \$25
Automatic loan payment reversed	\$5
Account closed (open less than 90 days)	\$25
Balance of account transfer*	\$22
Inactive account – annually	\$35
Reference letter – account balance	\$20
Reference letter – bank verification	\$23
Reference letter – interest earned	\$23
Voucher search – less than 30 days	\$6
Voucher search – more than 30 days	\$30/hr, min. \$15
RESP, RRSP, RRIF or TFSA transfer out	\$65
Post dated cheques, held for deposit	\$4 per item
Statement prepared in branch	\$5
Chargebacks	\$7
Cheque drawn on non-chequing account	\$7
Bill payment tracing	cost
Replace lost night deposit key	cost
Returned mail processing fee	\$10
U.S. Draft (USD)	\$10
Official Cheque	\$10
Monthly Printed Statement Fee	\$2.50
(does not apply to Youth)	
Cheque Images included in Printed Statement	\$1
Additional change of signor fee	\$25
T3 Administration	\$130

### WIRE TRANSFERS

Domestic and International Wires Incoming	\$13
Domestic and International Wires Outgoing	\$32

### SAFETY DEPOSIT BOXES

Small	\$50 +GST
Medium	\$60 +GST
Large	\$85 +GST
Extra Large	\$125 +GST
Drilling box	cost + \$25
Replacing lost key	cost + \$10

## CONTACT INFORMATION

### Member Services Centre

604.740.2662 | 1.800.320.4588

[inquiries@sunshineccu.net](mailto:inquiries@sunshineccu.net)

### Live chat or book an appointment online:

[www.sunshineccu.com](http://www.sunshineccu.com)

### Gibsons Branch

985 Gibsons Way Gibsons, B.C. V0N 1V8

### Pender Harbour Branch

Box 28, 12887 Madeira Park Road Madeira Park, B.C. V0N 2H0

### Sechelt Branch

Box 375, 5655 Teredo Street Sechelt, B.C. V0N 3A0

Automated Teller Machines (ATMs)  
available at all branches.

**EXCHANGE® ATM** locations can be found at  
[www.the-exchange.ca](http://www.the-exchange.ca)  
THE EXCHANGE® Network has no surcharges.

**MemberLink® Telebanking** 1.855.590.1136

### MemberDirect® Online Banking

[www.sunshineccu.com](http://www.sunshineccu.com)

Download the ding-free® ATM App  
[www.ding-free.ca](http://www.ding-free.ca)

Download the SCCU Mobile App  
[www.sunshineccu.com/MobileApp](http://www.sunshineccu.com/MobileApp)

## 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

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