



NVCU members have access to over 2,400 surcharge-free ATM's across Canada as part of the ATM network.



Banking made easy!
Download our Mobile App today to have access to your account anytime, anywhere! With the Mobile App you can check account balances, pay bills, transfer funds between accounts, send an Interac e-Transfer or deposit cheques with Deposit Anywhere.



North Valley Credit Union has partnered with Collabria to offer a number of Mastercard® products. If it's cash back, low rate or travel rewards, we've got the perfect card for you. With Collabria you can manage your account online 24/7 with **MyCardInfo**. Check your balance, review recent activities, make payments, view e-Statements and more.

North Valley Credit Union Mission

North Valley Credit Union will provide a comprehensive range of products and services while operating within cooperative principles:

- We take pride in our Credit Union and the services that we provide.
- We have a long term commitment to our community.
- We value and respect all people.

The Credit Union Deposit Guarantee

Deposits held in Saskatchewan credit unions are fully guaranteed by The Credit Union Deposit Guarantee Corporation. There is no limit to the size of deposit covered by the guarantee – whether \$1 or \$1,000,000 or more, all deposits are fully guaranteed.

The Corporation's system of deposit protection, including preventive approaches, strong levels of credit union capital and a strong guarantee fund ensure even the largest deposits are fully guaranteed. In the history of the Corporation, no one has ever lost a dollar deposited in a Saskatchewan credit union.



The Corporation and Saskatchewan credit unions have never had to rely on the government for

MEMBERSHIP SHARE

A \$5.00 share gives you all the rights and privileges offered by North Valley Credit Union. All members 16 years of age and over are eligible to vote at the annual meeting or at special meetings of the membership.



"Financially Strong, Community Focused"

BUSINESS Service Fee Plan

EFFECTIVE JUNE 1, 2022

OFFICE HOURS

Monday to Friday 9:30am-5:00pm

ATM available 24/7

CONTACT US

Box 1389, 516 Main Street

Esterhazy SK S0A 0X0

(p)306.745.6615

Toll Free Number:

1.866.533.6828

(f) 306.745.2858

info@northvalleycu.com

www.northvalleycu.com



SERVICE CHARGES

- ◇ CHEQUES..... \$1.00
- ◇ IN-BRANCH WITHDRAWALS..... \$1.00
- ◇ ELECTRONIC/ONLINE/POS..... \$0.75

ADDITIONAL SERVICES

Pay Corporate Tax, File and Pay GST and Payroll Deductions with MemberDirect® online banking

CAFT—Customer Automated Funds Transfer

By using the online CAFT services, you can originate EFT credits and debits for the following:

- ◇ Payroll
- ◇ Accounts Payable
- ◇ Utility Bills
- ◇ Property and Business Taxes
- ◇ Membership Fees
- ◇ Rent Payments

CAFT Fees: Based on two file settlements/month

Debits or Credits per month

1-20	\$25.00
21-50	\$30.00
51-75	\$35.00
70-100	\$40.00
>100	\$40.00 + \$0.15/item over 100

Extra File Settlement	\$3.00
Late File Submission	\$7.00
File Recall/Error Correct	\$20.00
Auto Release Fee	\$7.00

Additional service charges may apply. See in branch for details.

COMMERCIAL BASIC \$15.00

- ◇ 10 DEBIT ITEMS
- ◇ E-STATEMENT
- ◇ DEPOSIT BOOKS/BAG
- ◇ UTILITY BILLS

COMMERCIAL REGULAR \$30.00

- ◇ 25 DEBIT ITEMS
- ◇ E-STATEMENT
- ◇ DEPOSIT BOOKS/BAG
- ◇ UTILITY BILLS

COMMERCIAL PLUS \$100.00

- ◇ 60 DEBIT ITEMS
- ◇ E-STATEMENT
- ◇ DEPOSIT BOOKS/BAG
- ◇ UTILITY BILLS
- ◇ FREE RENTAL ON SMALL SAFETY DEPOSIT BOX
- ◇ NIGHT DEPOSIT

COMMERCIAL PREMIUM \$175.00

- ◇ UNLIMITED DEBIT ITEMS
- ◇ PAPER STATEMENT
- ◇ DEPOSIT BOOKS/BAG
- ◇ UTILITY BILLS
- ◇ CASH/COIN ORDERS
- ◇ NIGHT DEPOSIT
- ◇ FREE RENTAL ON SMALL SAFETY DEPOSIT BOX
- ◇ STOP PAYMENTS
- ◇ DRAFT (CDN/USD)
- ◇ CERTIFIED CHEQUES
- ◇ CHARGEBACK S
- ◇ CAFT SET UP/MONTHLY FEES INCLUDED

ADDITIONAL SERVICE CHARGES

- ◇ PAPER STATEMENT..... \$3.00
- ◇ EXTRA STATEMENT PRINT..... \$5.00
- ◇ DRAFT (CDN/USD)..... \$7.50
- ◇ CERTIFIED CHEQUE..... \$15.00
- ◇ STOP PAYMENT..... \$15.00
- ◇ STOP ALL..... \$25.00
- ◇ CHARGEBACK \$7.00
- ◇ NSF ITEM..... \$45.00
- ◇ OVERDRAFT ITEM..... \$5.00
- ◇ CARD REPLACEMENT..... \$10.00
- ◇ BILL PAYMENT TRACE..... \$20.00
- ◇ FOREIGN CASH ORDER..... \$10.00
- ◇ IN-BRANCH UTILITY BII..... \$2.00
- ◇ E-TRANSFER..... \$1.50
- ◇ NIGHT DEPOSIT..... \$100/YEAR
- ◇ SWEEP ACCOUNT.....(MIN) \$25/MONTH

WIRE TRANSFERS

- ◇ SEND CDN..... \$25.00
- ◇ SEND USD..... \$35.00
- ◇ SEND FOREIGN..... \$40.00
- ◇ INCOMING..... \$20.00

SAFEKEEPING FEES

- ◇ SMALL..... \$40.00 + GST
- ◇ MEDIUM..... \$45.00 + GST
- ◇ LARGE..... \$50.00 + GST
- ◇ X-LARGE..... \$55.00 + GST
- ◇ REPLACE KEY..... \$30.00
- ◇ DRILL SAFETY DEPOSIT BOX.... \$200.00