



Our Community. Your Credit Union.™

Ladysmith & District Credit Union is advising its members of updated package accounts and service fees **effective November 1, 2018**. These updates are the result of a comprehensive review of the current services we offer and the changing needs of our membership. Where possible, we have lowered fees and created free alternatives to better serve our members.

If you have any questions about these updates, or would like to discuss how you can take advantage of free alternatives, please come in and talk to one of our friendly and knowledgeable staff members today. We are happy to help.

Personal Banking

Service Fees

Copies of Cleared Cheques

Through **MEMBER DIRECT**® Internet Banking.....**FREE**
 Images printed with Statement3.00

Loan Services

CreditMaster Subsequent Advance100.00
 Construction Mortgage -Application.....1% of Mtge
 -Draw75.00
 Bridge or Interim Financing.....250.00
 Consolidation Loan (0.50% of loan)100.00 Minimum
 Overdraft Protection.....5.00 Monthly
 Temporary Overdraft30.00
 Temporary Line of Credit Increase50.00
 NSF Loan Payments -Internal (Max 5)10.00 Per attempt
 -EFT (Max 3)20.00 Per attempt
 Substitution of Security75.00
 Certificate of Title Loan -set up150.00
 -renewal.....100.00
 PPSR Searches -Member20.00
 -Non-Member30.00
 -Registration Included90.00
 -Renewals.....10.00 Per year
 Skip Payment25.00
 Payment Alteration25.00
 Loan/Mortgage Modification100.00
 Personal Loan Renewal.....75.00
 Personal Mortgage Renewal75.00
 Mortgage Discharge75.00
 Mtge Early Renewal or Blend & Extend100.00
 Mortgage Amortization Extension75.00
 Statement of Interest Letter20.00
 Mobile Home Loan Re-finance100.00
 Mobile Home Loan Discharge75.00

Payment Services

Coverdraft Transfer -Automatic.....5.00
 -Manual7.50 Per transfer
 Unencoded/Unqualified Items6.00
 US Cheques drawn on CDN accounts10.00
 CDN cheques drawn on US accounts10.00
 Cheques Cashed (non-members).....12.00
 Chargebacks6.00
 Post-dated items held for deposit3.00 Per item
 Funds Held.....10.00
 Items sent on Collection25.00
 Utility Bill trace.....15.00
 In-branch cheque printing.....1.00 Per sheet
 Official Cheques.....7.50
 Drafts (CDN, US & Other)7.50
MEMBER CARD® Debit Card -Initial Card.....**FREE**
 -Lost/Damaged10.00
 Certified Cheques -Members.....10.00
 -Non-Members15.00
 Stop Payment -Full Information.....9.00 Per stop
 -Partial Information12.00 Per stop
 Debit Items Creating/Increasing Overdraft.....5.00 Per item
 NSF Item40.00
 Interim/Reprint Statements.....5.00
 Night Deposit Bags (per pkg of 50)20.00
 Bank Confirmations35.00
 Records Search35.00 1 hr min.
 Copies of Cheques.....5.00 Per cheque
 3rd Party Demand Processing.....25.00
 Dormant Account Fee.....3.00 Monthly
 Account Closed within 90 Days.....15.00
 Balance of Account Transfer -CU.....20.00
 -Non CU25.00
 Registered Funds Transfers.....35.00 Per transfer
 TFSA Transfers.....35.00 Per transfer
 Wire Transfers -Members (CDN).....15.00
 -Non-Member (CDN).....25.00
 -US25.00
 -International.....35.00

*ATM transaction fees will apply

“What is the difference between LDCU and a bank?”

It's like comparing apples and oranges.



We're owned by our members so we're here to benefit you.

Refer a friend so they can discover the benefits of membership too.

Notice of Service Update Effective November 1, 2018



Our Community. Your Credit Union.™

Personal Banking

Package Account Fees

	Basic Chequing	Savings	High Interest Savings	Community Chequing*	Independent Chequing	All Electronic
Monthly Fixed Fee	3.95	n/a	n/a	7.95	18.95	9.95
Waived if balance >	1,000	n/a	n/a	n/a	n/a	n/a
In-branch						
Deposits	FREE	FREE	FREE	FREE	FREE	2.00
Cheques	1.00	n/a	n/a	1.00	FREE	2.00
Withdrawals	1.00	1.00	1.00	1.00	FREE	2.00
Transfers	1.00	1.00	1.00	1.00	FREE	2.00
Bill Payments	1.50	1.50	1.50	1.50	FREE	2.00
Electronic						
Deposits	FREE	FREE	FREE	FREE	FREE	FREE
Cheques	1.00	n/a	n/a	1.00	FREE	2.00
Pre-Authorized (PAD)	0.60	0.60	0.60	0.60	FREE	FREE
MEMBER CARD® Debit Card (POS)	0.75	0.75	n/a	0.75	FREE	FREE
MEMBER CARD® Debit Card (POS) US	4.00	4.00	n/a	4.00	4.00	4.00
Direct Payments	0.60	0.60	0.60	0.60	FREE	FREE
Bill Payments	0.50	0.50	0.50	0.50	FREE	FREE
Transfers	FREE	FREE	FREE	FREE	FREE	FREE
E-Transfers	*** FREE	*** FREE	*** FREE	*** FREE	*** FREE	*** FREE
E-Statements	FREE	FREE	FREE	FREE	FREE	FREE
Email & Text Alerts	FREE	FREE	FREE	FREE	FREE	FREE
Email and/or Text Alerts may have individual data charges applied by your carrier.						
ATM Withdrawals						
LDCU & Exchange ATMs	FREE	FREE	n/a	FREE	FREE	FREE
Interac	1.75	1.75	n/a	1.75	FREE	FREE
CIRRUS US & International	4.00	4.00	n/a	4.00	4.00	4.00
Statements (paper)	3.00	3.00	3.00	3.00	3.00	n/a
Document Signing Fee	n/a	n/a	n/a	n/a	n/a	n/a
	Per transaction	Per transaction	Per transaction	20 Free trans	Unlimited	Unlimited
* In excess of free transactions, ** One time only fee, ***First 2 transfers FREE, after \$1.50 each						
	MORE than Free Senior Chequing	Junior 0-12	Youth 13-18	Student Post Secondary	Estate Package	
Monthly Fixed Fee	n/a	n/a	n/a	n/a	5.95	
Waived if balance >	n/a	n/a	n/a	n/a	n/a	
In-branch						
Deposits	FREE	FREE	FREE	FREE	FREE	
Cheques	FREE	FREE	FREE	FREE	FREE	
Withdrawals	FREE	FREE	FREE	FREE	FREE	
Transfers	FREE	FREE	FREE	FREE	FREE	
Bill Payments	FREE	FREE	FREE	FREE	FREE	
Electronic						
Deposits	FREE	FREE	FREE	FREE	FREE	
Cheques	FREE	FREE	FREE	FREE	FREE	
Pre-Authorized (PAD)	FREE	FREE	FREE	FREE	FREE	
MEMBER CARD® Debit Card (POS)	FREE	FREE	FREE	FREE	n/a	
MEMBER CARD® Debit Card (POS) US	FREE	FREE	FREE	FREE	n/a	
Direct Payments	FREE	FREE	FREE	FREE	FREE	
Bill Payments	FREE	FREE	FREE	FREE	FREE	
Transfers	FREE	FREE	FREE	FREE	FREE	
E-Transfers	FREE	*** FREE	*** FREE	*** FREE	*** FREE	
E-Statements	FREE	FREE	FREE	FREE	FREE	
Email & Text Alerts	FREE	FREE	FREE	FREE	FREE	
Email and/or Text Alerts may have individual data charges applied by your carrier.						
ATM Withdrawals						
LDCU & Exchange ATMs	FREE	FREE	FREE	FREE	n/a	
Interac	FREE	FREE	FREE	FREE	n/a	
CIRRUS US & International	FREE	FREE	FREE	FREE	n/a	
Statements (paper)	FREE	3.00	3.00	3.00	3.00	
Document Signing Fee	n/a	n/a	n/a	n/a	**50.00	
	Unlimited	n/a	n/a	n/a	n/a	
* In excess of free transactions, ** One time only fee, ***First 2 transfers FREE, after \$1.50 each						

Notice of Service Update Effective November 1, 2018



Our Community. Your Credit Union.™

Commercial Banking

Service Fees

Copies of Cleared Cheques

Through **MEMBER DIRECT**® Internet Banking.....**FREE**
 Images printed with Statement.....4.00

Loan Services

Loan Application1% of Amount Min \$150
 CreditMaster Subsequent Adv.....**FREE**
 Construction Mtge -Application.....1% of Mtge
 -Draw100.00
 Bridge or Interim Financing250.00
 Consolidation Loan (0.50% of loan)100.00 Minimum
 Overdraft Protection.....10.00 Monthly
 Temporary Overdraft.....50.00 Minimum
 Temporary Line of Credit Increase150.00 Minimum
 NSF Loan Payments - Internal (Max 3).....10.00 Per attempt
 - EFT (Max 5).....20.00 Per attempt
 Substitution of Security100.00
 Certificate of Title Loan -set up.....200.00
 -renewal150.00
 PPSR Searches -Member.....20.00
 -Non-Member30.00
 -Registration Included90.00
 -Renewals10.00 Per year
 Skip Payment30.00
 Loan/Mortgage Modification.....125.00
 Commercial Loan Renewal.....150.00
 Commercial Mtge Renewal.....150.00
 Annual Review.....150.00 Minimum
 Mortgage Discharge150.00
 Mtge Early Renewal or Blend & Extend.....150.00
 Mortgage Amortization Extension150.00
 Statement of Interest Letter50.00

Payment Services

Coverdraft Transfer -Automatic.....5.00
 -Manual7.50 Per transfer
 Unencoded/Unqualified Items6.00
 Chargebacks6.00
 Post-dated items held for deposit3.00 Per item
 Funds Held.....10.00
 Items sent on Collection25.00
 Utility Bill trace.....15.00
 Official Cheques.....7.50
 Drafts (CDN, US & Other).....7.50
MEMBER CARD® Debit Card Initial Card.....**FREE**
 - Replacement.....10.00
 Certified Cheques -Members.....10.00
 -Non-Members.....15.00
 CDN Cheques Drawn on US account.....10.00
 US Cheques Drawn on CDN account.....10.00
 Stop Payment -Full Information.....9.00 Per stop
 -Partial Information12.00 Per stop
 Debit Items Creating/Increasing Overdraft.....5.00 Per Item
 NSF Item40.00
 Interim/Reprint Statements.....5.00
 In-branch cheque printing.....1.00 Per sheet
 Night Deposit Bags (per pkg of 50).....20.00
 Bank Confirmations.....35.00
 Records Search.....35.00 1 hr min
 Copies of Cheques.....5.00 Per cheque
 3rd Party Demand Processing.....25.00
 Account Closed within 90 Days.....15.00
 Balance of Account Transfer -CU20.00
 -Non CU.....25.00
 Registered Funds Transfers.....35.00 Per transfer
 TFSA Transfers.....35.00 Per transfer
 Wire Transfers -Members (CDN).....15.00
 -Non-Member (CDN)25.00
 -US.....25.00
 -International.....35.00

*ATM transaction fees will apply

Package Fees

	Business Chequing	Savings	High Interest Savings	Not for Profit
Monthly Fixed Fee.....	8.95	n/a	n/a	n/a
Waived if balance >.....	3,000	n/a	n/a	n/a
In-branch				
Deposits.....	FREE	FREE	FREE	FREE
Cheques.....	1.00	1.00	1.00	FREE
Withdrawals.....	1.00	1.00	1.00	FREE
Transfers.....	1.00	1.00	1.00	FREE
Bill Payments.....	1.50	1.50	1.50	FREE
Electronic				
Deposits.....	FREE	FREE	FREE	FREE
Cheques.....	1.00	n/a	n/a	FREE
Pre-Authorized (PAD).....	0.85	0.85	0.85	FREE
MEMBER CARD ® Debit Card -(POS).....	0.85	0.85	n/a	FREE
-(POS) US.....	4.00	4.00	n/a	4.00
Direct Payments.....	0.85	0.85	0.85	FREE
Bill Payments.....	0.50	0.50	0.50	FREE
Transfers.....	FREE	FREE	FREE	FREE
E-Transfers.....	* FREE	* FREE	* FREE	* FREE
E-Statements.....	FREE	FREE	FREE	FREE
Email & Text Alerts.....	FREE	FREE	FREE	FREE
ATM Withdrawals				
LDCU ATM.....	FREE	FREE	n/a	FREE
Exchange ATMs.....	FREE	FREE	n/a	FREE
Interac.....	2.00	2.00	n/a	1.75
CIRRUS US.....	4.00	4.00	n/a	4.00
CIRRUS International.....	4.00	4.00	n/a	4.00
Statements (Paper).....	4.00	4.00	4.00	3.00
Document Signing Fee.....	n/a	n/a	n/a	15.00
	<small>Per transaction</small>	<small>Per transaction</small>	<small>Per transaction</small>	<small>Unlimited</small>

*First 2 transfers FREE, after \$1.50 each



This means all the money you deposit and the interest earned is safe and secure.

Ask us for details.

www.ldcu.ca