

At BVCU, we're committed to ensuring that all your bank account needs are met.

We're constantly looking for new ways to best serve our members and make banking easy and efficient so you can bank anytime, anywhere.

Take a look inside and see the personal chequing account packages we have to offer.



BVCU works for you; we have a variety of other banking services to complement your account:

- Stay connected to your account with alerts
- Bank anywhere with BVCU's mobile app
- Deposits 100% guaranteed by the Credit Union Guarantee Corporation Deposit

Easily open a chequing or savings account through BVCU's digital banking.

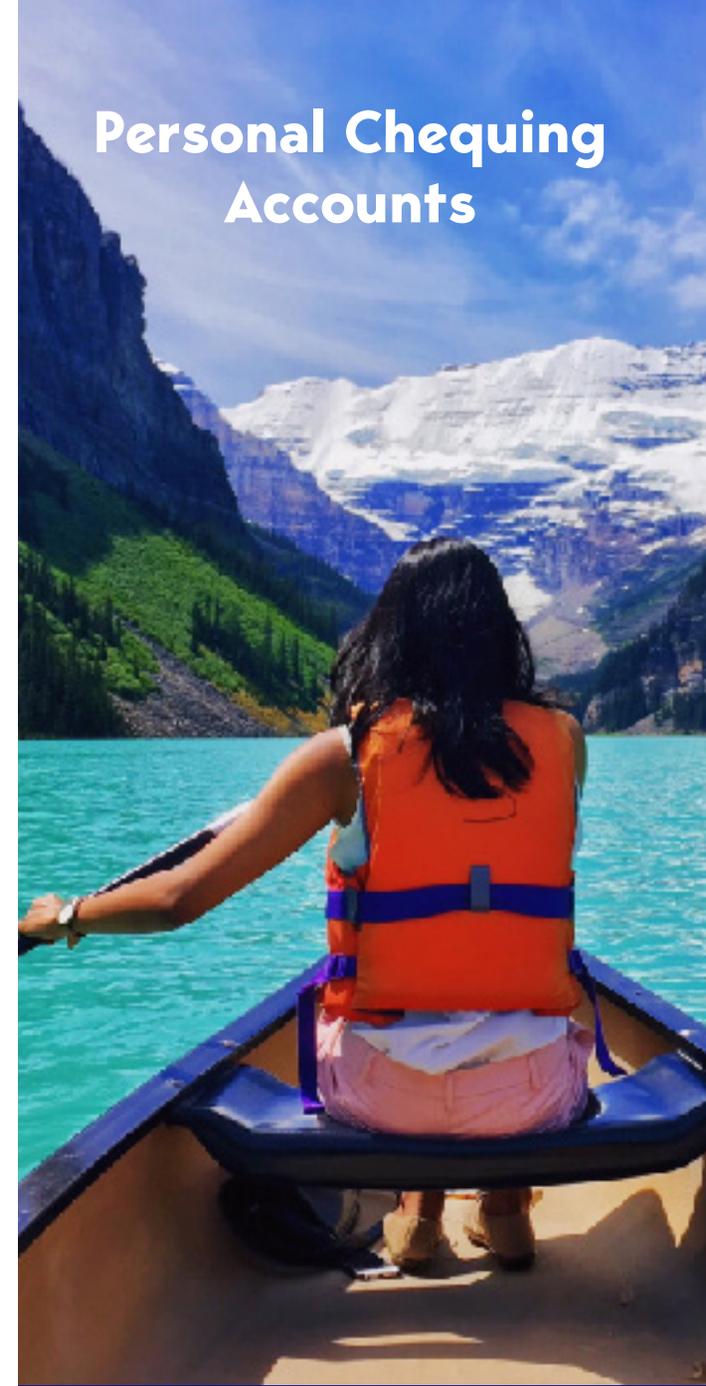
To learn more, visit bowvalleycu.com.



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27 JAN 2021

Personal Chequing Accounts



Choose the account that's perfect for you.	BVCU Smart**** Bank online or with our mobile app & enjoy unlimited digital transactions for free.	BVCU Basics Just the essentials for a low monthly fee.	BVCU Edge Best choice if you use your account frequently & value a low monthly fee.	BVCU Premier Perfect if you bank a lot; this account offers unlimited transactions for a flat fee.	US Chequing This no-fee account is for convenience for USD transactions.	BVCU Classic For anyone 60+ who can benefit from a no-fee daily banking plan.	BVCU Business Staff***** Personal chequing accounts for Staff of Business Account.
Monthly Fee	FREE	\$2.00	\$5.00	\$9.00 * free for under 25	FREE	FREE	\$1.00
Min. Balance to Waive Fee	n/a	n/a	\$4,500.00	\$6,000.00	n/a	n/a	\$2,000.00
DISCOUNTS • Multi-Product* • Better Together**	n/a n/a	YES \$1.00	YES \$3.00	YES \$5.00	n/a n/a	n/a n/a	YES n/a
No. of FREE debit transactions	UNLIMITED self-serve \$3.00/ea full service	20 free debits \$1.50/ea over 20	40 free debits \$1.50/ea over 40	UNLIMITED	2 free debits \$1.50/ea over 2	40 free debits \$1.50/ea over 40	30 free debits \$1.50/ea over 30
ATMs • Canadian non-credit union • USA & International	\$2.00/ea \$5.00/ea	\$2.00/ea \$5.00/ea	\$2.00/ea \$5.00/ea	FREE \$5.00/ea	n/a n/a	\$2.00/ea \$5.00/ea	\$2.00/ea \$5.00/ea
STATEMENTS • Digital eStatements • Paper	FREE \$5.00	FREE \$3.00	FREE \$3.00	FREE FREE	FREE \$3.00	FREE FREE	FREE \$3.00
Drafts	\$10.00	\$10.00	\$10.00	FREE	\$10.00	FREE	\$10.00
Personalized Cheques	n/a	cheque provider fees apply	cheque provider fees apply	FREE	cheque provider fees apply	FREE	cheque provider fees apply
eTransfer Cancellation Fee	\$1.50/ea	\$1.50/ea	\$1.50/ea	\$1.50/ea	n/a	\$1.50/ea	\$1.50/ea
Interest	Tiered	n/a	n/a	n/a	n/a	Tiered	n/a
EXTRA PERKS • Term Deposit Rate Bonus • Mortgage Decrease Bonus • Visa Bonus per Year***	n/a n/a 25% fee rebate	n/a n/a n/a	0.05% 0.05% 25% fee rebate	0.10% 0.10% 50% fee rebate	n/a n/a 50% fee rebate	0.05% 0.05% 50% fee rebate	0.10% 0.10% 25% fee rebate

NOTES:

- * BVCU products included for monthly fee waiver (5 unique products required as listed below).+
- ** Designed for employers/unions/teams, families, friends who want better service and get a group rate (over 5 people).
- *** Requires active BVCU VISA with point of sale minimum spend of \$2,500 per year. An annual application for rebate needs to be completed and submitted to BVCU.
- **** Self-serve is any transaction completed through online banking or using BVCU's Member Card.
- ***** Verification of direct deposit from income source required.

+ 1. Loans, 2. Wealth, 3. Term Deposits, 4. Savings Accounts, 5. Chequing Accounts, 6. Visas, 7. Online-Banking, and 8. Debit Cards.
Loans includes: LOC, AODs, Mortgages, Consumer Loans, Student Loans, and Commercial Loans/mortgages, Mortgage Insurance
Wealth includes: Mutual Fund Account, Wealth Advisor Account, Qtrade Virtual Wealth and/or Q-trade Self-Directed
Term Deposits includes Fixed: GICs, RRSPs, RRIFs, TFSA's
Savings accounts include Variable: Demand Savings accounts, TFSA's, RRSPs, RRIFs, RESP's

Terms and conditions apply for all Extra BVCU perks; ask in branch.
Term Deposit & Mortgage Decrease Bonuses are only available at the time of opening/renewal (not retroactive)
Rates and fees are subject to change without notice.
Tiered interest is calculated daily and deposited monthly.
For all other service charges, please see BVCU's fee schedule on our website.



If you have any questions about what account package is right for you, talk to us! We are always happy to help.