Service charge bulletin.
#185 — Effective October 19, 2026

Personal banking — Chequing accounts.

Vancity

N/A = Not available or not applicable

Active accounts.

No longer for sale.

Product name	Pay As You Go Chequing	Chequing Plus (for youth under 25 & seniors 65+)	Access Chequing[1]	Essential Chequing[11]	Essential Plus Chequing	Total Chequing	USD Chequing	USD Chequing Plus (for seniors 65+)	Package	Basic Package
Account Management Fees charged for the monthly administration of your account.										
Monthly package fee:	N/A	N/A	N/A	$9.75	$14.75	$25.75	N/A	N/A	$10.00	$4.00
Monthly minimum balance required to waive monthly package fee. (Balance must be maintained for every day of the calendar month in order for the fee to be waived.)	N/A	N/A	N/A	$1,500.00	$3,000.00	$6,000.00	N/A	N/A	N/A	$1,000.00
Everyday Transactions[2] Everyday Transactions are all the items listed below that start with an asterisk (*).										
Included monthly transactions[3]	0	Unlimited	40	25	Unlimited (Except In-Person Transactions, see below)	Unlimited	1	Unlimited	40	12
Deposits	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Cheque and Preauthorized Payment Transactions										
*Cheque transactions from Vancity Accounts	$0.50	$0.00	$0.50	$0.50	$0.00	$0.00	$0.50 US	$0.00	$0.50	$0.50
*Pre-authorized payments/debits from Vancity Accounts				$0.00			N/A	N/A		
Online and Mobile Transactions										
*Transfers to or from Vancity Accounts	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
*Bill payment from Vancity Accounts							N/A	N/A		
In-Person Transactions										
*Withdrawals and transfers (In-branch/Member Service Centre)	$0.70	$0.00	$0.70	$0.70	1 Free/month then $0.70 per transaction	$0.00	$0.70 US	$0.00	$0.70	$0.70
*Bill payments (In-branch/Member Service Centre)							N/A	N/A		
Debit Card Transactions										
*Debit card transaction in Canada/US/International[4]	$0.50	$0.00	$0.50	$0.50	$0.00	$0.00	N/A	N/A	$0.50	$0.00
*ATM debit fee (additional network fees may apply)[4]										$0.50
Cheque Purchase										
50 cheques (Vancity unique design #2681)	Contact us[5]	$0.00	$0.00	Contact us[5]	Contact us[5]	$0.00	Contact us[5]	$0.00	$0.00	Contact us[5]
Other designs		Contact us[5]	Contact us[5]			Contact us[5]		Contact us[5]	Contact us[5]	
Interac e-Transfer (only available in Canadian Dollars)										
Send an Interac e-Transfer (The fee applies even if an Interac e-Transfer is cancelled, declined, or expires)	$0.90	$0.00	$0.00	$0.00	$0.00	$0.00	N/A	N/A	$0.90	$0.90
Receiving an Interac e-Transfer	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	N/A	N/A	$0.00	$0.00
Request an Interac e-Transfer	$0.90	$0.00	$0.00	$0.00	$0.00	$0.00	N/A	N/A	$0.90	$0.90

See the Miscellaneous fees section (page 3) for fees of additional services you may choose from Vancity. Fees are debited to your account immediately when the transaction is completed.
See final page for footnotes.

Service charge bulletin.
#185 — Effective October 19, 2026

Personal banking — Savings accounts.

Vancity

N/A = Not available or not applicable

Active accounts.

No longer for sale.

Product name	Jumpstart™ High Interest	Tiered High Interest	Plan 24® Savings	Plan 24® Savings Plus[1]	Investment Savings
Account Management Fees charged for the monthly administration of your account.					
Monthly package fee:	N/A	N/A	N/A	N/A	N/A
Monthly minimum balance required to waive monthly package fee. (Balance must be maintained for every day of the calendar month in order for the fee to be waived.)	N/A	N/A	N/A	N/A	N/A
Everyday Transactions[2] Everyday Transactions are all the items listed below that start with an asterisk (*).					
Included monthly transactions[3]	N/A	N/A	2	N/A	2[9]
Deposits	$0.00	$0.00	$0.00	$0.00	$0.00
Cheque and Preauthorized Payment Transactions					
*Cheque transactions from Vancity Accounts	N/A	N/A	N/A[12]	N/A	$0.80
*Pre-authorized payments/debits from Vancity Accounts	$5.00	$5.00			
Online and Mobile Transactions					
*Transfers to or from Vancity Accounts	$0.00	$0.00	$0.00	$0.00	$0.00
*Bill payments from Vancity Accounts	$0.00	$0.00			
In-Person Transactions					
*Withdrawals and transfers (In-branch/Member Service Centre)	$5.00	$5.00	$0.70	$0.00	$1.00
*Bill payments (In-branch/Member Service Centre)	$5.00	$5.00			
Debit Card Transactions					
*Debit card transaction in Canada/US/International [4]	$5.00	$5.00	$0.50	$0.00	$0.80
*ATM Debit Fee (additional network fees may apply) [4] (ATM transfers between Vancity accounts and to other Vancity members are free.)	$5.00	$5.00			
Cheque Purchase					
50 cheques (Vancity unique design #2681)	N/A	N/A	N/A	N/A	Contact us[5]
Other designs	N/A	N/A			
Interac e-Transfer (only available in Canadian Dollars)					
Sending an Interac e-Transfer (The fee applies even if an Interac e-Transfer is cancelled, declined or expires)	$0.90	$0.90	$0.90	$0.90	$0.90
Receiving an Interac e-Transfer	$0.00	$0.00	$0.00	$0.00	$0.00
Request an Interac e-Transfer	$0.90	$0.90	$0.90	$0.90	$0.90

See the Miscellaneous fees section (page 3) for fees of additional services you may choose from Vancity. Fees are debited to your account immediately when the transaction is completed.
See final page for footnotes.

Service charge bulletin.
#185 — Effective October 19, 2026

Personal banking — Miscellaneous fees.

Vancity

Fees are charged on all Account transactions for services described below. These fees are charged by Vancity immediately when the transaction is completed and are in addition to fees which may be charged by third-party service providers and other financial institutions. Fees are applied in Canadian dollars except for US dollar Accounts and incoming US dollar wire transfers where fees are charged in US dollars. See final page for footnotes.

Overdrafts and Returned Payments These fees apply to Cheques, Pre-Authorized Payment (PAP), Pre-Authorized Debit (PAD), and other payment items.	
Item returned unpaid due to insufficient funds [13] (This charge may occur multiple times. Refer to footnote 13 for details).	$10.00 per item
Overdraft charge	$5.00
Automatic transfer to cover overdraft	$2.00
Deposited item returned unpaid (chargeback) [6]	$7.50
Cheques	
Post-dated cheque held for deposit	$3.00
Incorrectly encoded cheque	$5.00
Cashing a cheque for a non-member	$5.00
Cashing American Express travellers cheques for non-member (maximum of $500.00):	1% of the face value (minimum $2.00, maximum $5.00)
Verify cheques — long distance call within BC	$5.00
Verify cheques — long distance call outside BC	$7.00
Cheque retrieval/tracing	$5.00
Stop payment in-branch or phone (PAP and Cheque)	$15.00
Stop payment using online self-service (cheque only)	$10.00
Sending money via cheques	
Vancity official cheque — member	$9.95
Vancity official cheque — non-member	$20.00
Sending money via drafts	
Vancity draft (USD)	$9.95 CAD
Foreign draft stop payment	$25.00
Photocopy of foreign draft	$10.00
Sending money via wire transfers	
Outgoing wire transfer — Canadian $ to a Canadian financial institution [7]	$20.00
Outgoing wire transfer outside of Canada [7]	$35.00
Wire inquiries and tracing	Starting at $25 (ask us for details) [9]

Receiving money via wire transfers	
Incoming wires in Canadian Dollar and all foreign currency (except US dollar)	$10.00 If received through Central 1 MTS system, then an additional $11.40 will be applied
Incoming US Dollar Wire	$10.00 USD If received through Central 1 MTS system, then an additional $14.60 USD will be applied
Transfers between your own accounts	
Set-up / amend automatic recurring transfers between accounts (Standing Order)	$1.50
Loan payments and registered plan auto transfers	$0.00
ATM network fees (plus Debit Card Transaction fees, as applicable)	
Vancity ATM	$0.00
Canada: Exchange® ATM or ACCULINK® ATM	$0.00
All Canada ATM [8] that are not Exchange® or ACCULINK®	$2.00
All US ATM [4]	$3.00
International ATM [4]	$3.00
Vancity ATM [4] network fees for disabled members — Accessibility eligible products [1]	$0.00
Vancity ATM [4] network fees for Total Chequing Accounts (Canada/US/International)	$0.00
Statements and account records	
Paper Statements [10]	$2.50
e-Statements (Paperless)	$0.00
Duplicate Statements	$5.00
Bank confirmation Letter confirming account details, balances, account status, and banking relationship.	$20.00
Record of transaction (This is an additional service that does not replace your account statement.)	$5.00
Look up historical account transactions (entries)	$2.00/item or $30.00/hr (min $15.00)

Account management	
Account closed within 90 days of opening (fee waived if account was opened online **and** closed within 30 calendar days)	$20.00
Account transferred to another financial institution	$20.00
Dormant account (Jumpstart saving accounts are not charged a dormancy fee)	$1.00 per month
Account services	
Bill payment trace	$15.00
Collections: incoming/outgoing	$15.00
Certified true copy	$2.00
Large volume deposits	
Note deposits per 100 notes	$0.70
Coin deposits per $100	$2.00
Safe deposit box (size availability differs by branch)	
Category & size	**Annual rental fee (includes tax)**
Small, size 10 (1.0" to 2.5" x 5")	$55.10
Medium, size 20/30 (2.5" to 3.5" x 5")	$70.90
Large, size 40 (2.5" to 3.0" x 10") / 50 (5" x 5")	$110.25
X-Large, size 60 (5" x 10")	$190.30
XX-Large	$305.80
Drilling Box	Fees and taxes charged by locksmith (minimum $128.80)
Replacement key	Fees and taxes charged by locksmith (minimum $11.20)
RRSP — RRIF — TFSA — FHSA fees	
Transfer to other financial institution	$100.00
RDSP fees	
Transfer to other financial institution	$25.00
RESP fees	
Capital withdrawal/refund	$25.00
Transfer to other financial institution	$25.00 / trf
Annual administration fee [8] (includes GST) — BC Training and Education Savings Grant (No Fee)	$25.00

Service charge bulletin.
#185 — Effective October 19, 2026

Personal banking — Special fees.

Vancity

Fees are charged on all Account transactions for services described below. These fees are charged by Vancity immediately when the transaction is completed and are in addition to fees which may be charged by third-party service providers and other financial institutions. Fees are applied in Canadian dollars except for US dollar Accounts and incoming US dollar wire transfers where fees are charged in US dollars. See final page for footnotes.

Special pricing, as detailed below, is available for: Total Chequing Account; First named joint or sole account holder age 65+[1]; Accessibility eligible accounts[1]; and Package Chequing Account:

Special pricing	Total Chequing Account	First-named joint account holder age 65+[1]	Accessibility eligible products[1]	Package Account (No longer for sale)
Overdrafts and Returned Payments				
Automatic transfer to cover overdraft	$0.00	For these categories, regular pricing applies for Chequing Plus, and Access Chequing		For this category, regular pricing applies for Package Accounts
Manual transfer to cover overdraft	$0.00			
Cheques				
Post-dated cheques held for deposit	$0.00	$0.00	$0.00	$0.00
Cheque retrieval/tracing	$0.00	$0.00	$0.00	$0.00
Sending money via cheques				
Vancity official cheque (Canadian)	$0.00	$0.00	$0.00	$0.00
Sending money via drafts				
Vancity draft (USD)	$0.00	$0.00	$0.00	$0.00
Transfers between your own accounts				
Set-up / amend automatic recurring transfers between accounts (Standing Order)	$0.00	$0.00	$0.00	$0.00
Safe deposit box				
Discount — Safe Deposit Box Rental per annum	$5.00	$5.00	$5.00	$5.00

Personal banking — Detailed disclosure.

[1] Members age 65+ where the sole member or the first-named joint account holder is 65+ may apply for Chequing Plus and USD Chequing Plus. Youth under 25 years, where the sole member or the first-named joint account holder is under 25 may apply for Chequing Plus. Members with disabilities may apply for our Accessibility eligible product Access Chequing. Please contact your community branch for further information.

[2] Everyday Transaction fees are calculated and charged at month end for Vancity's chequing and savings products, with the exception of Jumpstart High Interest where the fees are incurred immediately when the transaction is made. Some of these Jumpstart fees may combine with 'Miscellaneous fees' in your Account Statement. Overdraft interest, not covered by a Creditline line of credit or a Personaline line of credit, accrues immediately and will be calculated and payable at month end.

[3] Miscellaneous fees, including the Paper Statement fees, are not included.

[4] Additional Vancity and third-party fees will apply for services not classified as Everyday Transactions and, in certain circumstances, include fees for: a) ATM network fees if you use any Canadian ATM that is not an Exchange® ATM or an ACCULINK® ATM. b) ATM network fees if you use a US/international ATM. c) INTERAC e-Transfers® that are subject to a fee. d) Fees for additional services that you choose from Vancity. You may also be charged Third-Party fees including: e) A surcharge (convenience fee, and/or a foreign exchange conversion fee) by the ATM or POS operator and all associated networks engaged for the ATM or POS Transactions. f) Merchant fees when you use your debit card to pay for purchases. g) Fees charged by your mobile phone service provider; please request details from your service provider.

[5] Contact any of Our branches or Our Member Services Centre at 604-877-7000 within Metro Vancouver, 250-519-7000 in Greater Victoria, or toll free (within Canada and the U.S.) at 1-888-826-2489.

[6] The chargeback fee applies if you deposit a cheque from your account at another financial institution and the cheque is returned unpaid.

[7] Every bank that the member's incoming/outgoing wire flows through before forwarding to the next destination may take a fee and/or commission for this service. These fees will be deducted from the amount of the wire even if the wire is returned or rejected. These charges are beyond our control.

[8] RESP accounts that are opened to apply for the BC Training and Education Savings Grant are not to be charged the $25 annual administration fee. RESP accounts that are opened for the member's own contributions or to apply for the other RESP grants (Canada Learning Bond, Canada Education Savings Grant) will continue to be charged the $25 annual administration fee.

[9] Inquiries/traces can be subject to fees other than those collected by Vancity.

[10] Paper Statement fee applies per Member, on each Banking Relationship. You will not be charged a Paper Statement fee in a month in which:

a) You are within the first two years of Membership as part of the Refugee Assistance Program.

b) Your Membership type is a Trust, Estate, or Accessibility.

c) If you are age 18 and younger or age 70 and older.

d) Your chequing or savings account(s) had a negative balance at close of business/end of day. This includes lines of credit and overdraft.

You have the option of switching to Paperless e-Statements at no charge.

[11] Essential Chequing was previously named E-package Chequing, renamed effective Oct 1, 2024.

[12] Plan 24® Savings accounts do not support or allow cheque clearing or preauthorized payments/debit transactions and Vancity may in its sole discretion refuse to allow any such transaction. Any cheques may be returned and a fee up to $10.00 charged to the Account, or a cheque clearing fee of $0.50 charged to the Account, in Vancity's sole discretion.

[13] Charged when a cheque, pre-authorized debit (PAD), pre-authorized payment, or other payment item is returned because there are insufficient available funds in the account. An NSF fee will not be charged more than once within a period of two business days for the same personal account. If a payment item is subsequently re-presented after two business days, an additional NSF fee will be charged if sufficient funds are not available in the account.

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