

MANAGING YOUR MONEY

Valley Credit Union is a full service, cooperative financial institution. As such, we are owned by those we serve, our members, and not distant shareholders. Membership means a better relationship where your needs always come first. We offer professional service and honest advice, giving you the power to take control of your financial future.

Valley Credit Union recognizes that every member has different needs. Our financial service solutions are straightforward, so you can spend more time living your life and less time planning it.

Account Options

We offer a variety of chequing and savings options to meet your day-to-day financial needs:

YOUR Chequing Accounts

We offer several chequing account options so you may choose the one that provides what you need in the most affordable way.

YOUR Savings Account

Features a tiered interest rate so you reach your savings goals faster, no matter how much you save.

YOUR High Interest Savings Account (HISA)

Features a competitive interest rate while maintaining easy access to your funds.

YOUR DreamMaker Account

Exclusive to Valley Credit Union, this unique savings account helps you stick to your savings goals.

Not sure which accounts are right for you? With competitive pricing and many options, finding your match is simple. See the reverse for an overview of our most popular accounts.

EASY ACCESS TO YOUR MONEY

Debit Mastercard®

Your Valley Credit Union debit card provides the same features of both a debit and credit card.

ATM Networks

In addition to ATMs at each of our seven branches throughout the Annapolis Valley, you have access to your accounts anywhere in Canada through any Interac® enabled ATM. For surcharge-free ATMs look for the ACCULINK® and EXCHANGE® symbols on over 4,000 ATMs in Canada.

Internationally, you have access to your accounts through the Cirrus® and PLUS® ATM networks, giving you access to ATMs around the world.



Interac® Debit & Interac Flash®

Your debit card offers a worry-free way to pay for purchases from your accounts without the hassle of cash. Insert your card and enter your PIN or "tap" your card at any Flash-enabled debit machine.

Mobile Wallets

Load your Interac® debit card into your mobile wallet for secure and easy purchases, whether you use an Apple device, Samsung Galaxy smartphone, or Android device.

Cross-Border Debit

Securely use your debit card at approximately 2 million retailers in the U.S. thanks to Interac's collaboration with NYCE Payment Networks.

Self-Serve, 24-Hour Access with MemberDirect® Online Banking

The freedom to do your banking whenever, wherever you choose; access your accounts 24 hours a day, 7 days a week. View your account, transfer funds, and pay all your bills online instantly with a click or a tap! MemberDirect gives you access to all these fantastic self-serve features:

Online Banking

Full access to your account, contact information, account services, statements, and financial documents from a desktop or laptop computer.

Mobile App

View your accounts, transfer funds, pay all your bills, and more online from your mobile phone!

Deposit Anywhere™

Deposit cheques securely using the mobile app. Simply snap a picture of the cheque and submit for deposit.

Interac e-Transfer®

A fast, secure, and convenient way to easily transfer money to anyone with an email address or mobile phone and an account at a Canadian bank or credit union.

Direct Banking Alerts

Select from a number of available alerts to receive email/text notifications when changes are made to your account.

Lock'N'Block™

Instantly and temporarily deactivate your debit cards anytime and anywhere using online banking or the mobile app, making fraudulent use of the card impossible.

International Transfers

Easily, securely, and conveniently send money around the world using online banking.

Mobile Web

Perform all the key functions of online banking using our website on your mobile phone.

Mobile Text

Text commands to MONEY (66639) and receive an instant response with the desired account information without using your data. Text HELP for a list of commands.

TeleService®

Access your accounts by telephone toll-free from anywhere in North America, 24 hours a day, 7 days a week. 1-800-963-4848

In-Branch Services

Honest advice and convenient service from our friendly and professional staff at all of our branch locations. You can book an appointment to talk to us in-branch, by phone or request a virtual meeting.

ICU Services (Inter-Credit Union Connectivity)

Use every credit union in Atlantic Canada as your own. Services include cash withdrawals, transfers between accounts (including loan and mortgage payments), deposits, and balance inquiries. Photo ID and account number are required.

ADDITIONAL SERVICES

Overdraft Protection

Enjoy peace of mind and avoid the cost and inconvenience of insufficient funds. Ask about Overdraft Protection on YOUR Chequing and related packages.

YOUR Seniors' Discount

We offer members aged 59+ a seniors' discount on YOUR Chequing packages. See the Account Features table on the reverse for more detail.

Financial Documents

View or print e-statements, T5, T4RSP, T4RIF, and Official Receipts from the last seven years or cheques that have debited your account in the current month from within online banking.

Locations

Bridgetown – 902-665-2545

256 Granville St, PO Box 428
Bridgetown, NS B0S 1C0

Middleton – 902-825-6876

301 Main St, PO Box 1319
Middleton, NS B0S 1P0

Greenwood – 902-765-3342

780 Central Ave, PO Box 1540
Greenwood, NS B0P 1N0

Cambridge – 902-538-3905

5670 Hwy #1, PO Box 70
Waterville, NS B0P 1V0

New Minas – 902-681-6884

9237 Commercial St.
New Minas, NS B4N 3G1

Hantsport – 902-684-3274

24 William St, PO Box 292
Hantsport, NS B0P 1P0

Canning – 902-582-7655

969 Seminary Ave, PO Box 10
Canning, NS B0P 1H0

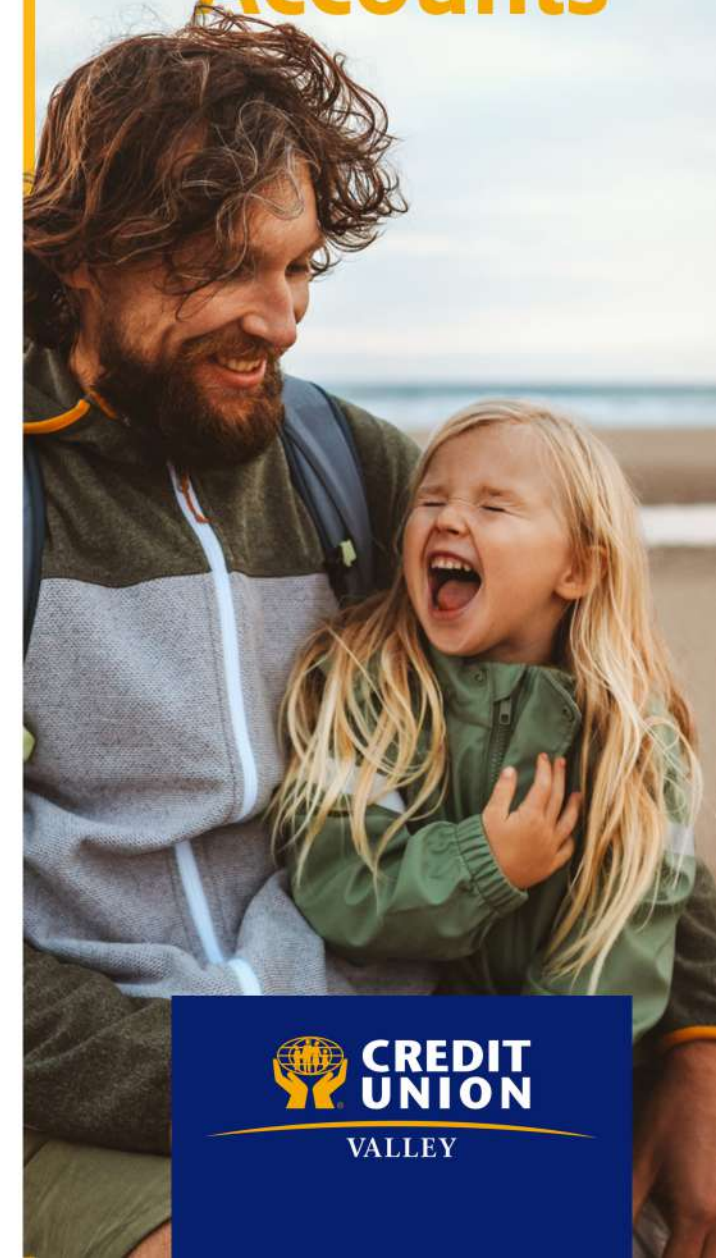
Head Office – 902-538-4510

5682 Hwy #1, PO Box 70
Waterville, NS B0P 1V0



VALLEYCREDITUNION.COM

Chequing & Savings Accounts



	Your Savings	Your Chequing	Your Chequing 15	Your Chequing 40	Your E-Chequing	Your Cheq Unlimited	Your Edge 2500	Your Advantage 5000	US Dollar	Youth Accounts
Minimum Monthly fee¹	Transaction Based	4.00	6.00	14.00	18.00	28.00	10.00	20.00	Transaction Based	FREE
Seniors Discount	-	-	1.50	3.50	4.50	7.00	3.25	7.00	-	-
Minimum Daily Balance Required for Monthly Account Fee Waived		-	-	-	-	-	\$2,500	\$5,000	-	-
Number of Transactions Included in Monthly Fee	-	-	15	40	Unlimited Electronic Transactions	Unlimited	25	Unlimited	-	Unlimited
Deposit Transactions	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Charge for Additional Debit transactions Over the Limit	1.75	1.25	1.25	1.25	-	1.25	1.25	1.25	1.30	
Additional Electronic Bill Payments Over the Number of Free Items	1.00	1.00	1.00	1.00	-	-	1.00	1.00	-	-
Additional E-Transfers Over the Number of Free Items	1.75	1.50	1.50	1.50	-	-	1.50	1.50	-	-
ATM Transactions at Non Credit Union ATM	2.50	2.00	2.00	2.00	-	-	2.00	2.00	-	-
ATM Network Cirrus & PLUS System Transactions - International³	4.00	2.50	3.50	3.50	-	-	3.50	3.50	-	-
In-Branch Withdrawals or Transfers	1.75	1.25	1.25	1.25	2.00	-	1.25	1.25	1.30	-
Auto Transfers	5.00	5.00	5.00	5.00	5.00	-	5.00	5.00	5.00	-
Chargebacks	7.00	7.00	7.00	7.00	7.00	-	7.00	7.00	7.00	-
International Transfers^{2 6}	Available	Available	Available	Available	Available	Available	Available	Available	-	Available
Other Features and Fees										
Overdraft Protection (OAC)	Available	Available	Available	Available	Available	Available	Available	Available	Available	Available
Personalized Cheques	N/A	Available	Available	FREE	Available	FREE	Available	Available	Available	N/A
In Branch Bill Payment	2.00	2.00	2.00	2.00	2.00	FREE	2.00	FREE	N/A	FREE
Safety Deposit Box	Available	Available	Available	\$10 Reduction	Available	50% Reduction	Available	Available	Available	Available
Stop Payments	12.50	12.50	12.50	12.50	12.50	FREE	12.50	12.50	12.50	FREE
Canadian Money Orders	6.50	6.50	6.50	6.50	6.50	FREE	6.50	6.50	6.50	FREE
Official Cheques Cdn & US	7.50	7.50	7.50	7.50	7.50	FREE	7.50	7.50	7.50	FREE

Account Closed 90 days	\$20.00
Balance of Account Transferred Out	\$20.00
Certified Cheque Holder	\$20.00
Certified Cheque Issuer	\$10.00
Cheques Drawn on a Non-Chequing account	\$5.00
Credit Reference/Audit Confirmation Fee	\$30.00
Inactive Account Notice (per month)	\$1.50
Lending Fee for Late Payment	\$48.00
Loan Extension	\$15.00
Mailed Statement	\$3.00
Phone Transactions	\$4.00
Overdraft Fee	\$5.00
Overdraft Interest (min. per month)	\$5.00
Post Dated Cheques Held	\$3.00
PPSA Registration	Cost + \$15
Registered Deposit Transfer Out Fee	\$50.00
Returned NSF Item / 3rd Party Demand	\$48.00
Safety Deposit Box - Small (+HST)	\$50.00
Safety Deposit Box - Medium (+HST)	\$75.00
Safety Deposit Box - Large (+HST)	\$110.00
US Cheque of Canadian Account	\$20.00
Voucher Search (per hour with \$15 min.)	\$30.00
Wire Transfers	Cost + \$6.00

Interac Flash®

Whether it's a quick trip to the grocery store or that cup of coffee on the go, Interac Flash® offers members a safe and contactless way to use their debit card to make smaller, everyday purchases. With new enhancements, credit union members can now use Interac Flash® to tap and pay for purchases up to \$250, and up to a combined maximum of \$400, before needing to enter their PIN.

Convenient - No need to enter a PIN for purchases up to \$250 (and \$400 cumulatively) Widely Accepted - Pay at any POS terminal displaying the contactless symbol Secure - Flash transactions are backed by Interac's Zero Liability Policy.

E-Transfer

Limit Tier Default	Regular	
	Outgoing	Incoming
Maximum Transfer Amount	\$3000	\$10,000
Daily Rolling Limit	\$10,000	\$10,000
7 Day Rolling Limit	\$10,000	\$70,000
30 Day Rolling Limit	\$20,000	\$300,000

¹Does not include all transaction fees. Transactions are charged on a per item basis - see Service Fees table. ² Electronic bill payments and international transfers counted in the number of transactions included in monthly fee, excluding not-for-profit accounts. ³ Surcharges may be charged by other institutions. ⁴ Must be signed up to MemberDirect to use. Subject to change without notice. Printed on September 2023.