Service charge bulletin.
#120 — Effective January 1, 2026

Business banking — Chequing and Savings accounts.

Vancity

N/A = Not available or not applicable

Active accounts.

Product name		Business Self Serve Package				Business Full Serve Package					Community Service Package	Independent Business Account	Business USD Chequing	Business USD Savings
Monthly fee		$8.00	$14.00	$20.00	$28.00	$15.00	$24.00	$30.00	$40.00	$55.00	$0.00	$6.50	$3.00 US	$0.00
Opportunity to waive monthly fee		No										Yes, if minimum monthly balance is $1,500.00[6]		No
Free transactions per statement month. Then pay as per transaction fees below:	In-branch and Member Service Centre	N/A (Pay per transaction)				20	35	50	75	125	40	N/A (Pay per transaction)		
	Electronic[21]	20	35	50	75									
Opportunity to earn free transactions		No										Yes, 1 free transaction for every $500 of minimum monthly balance[6]		No
In-branch and Member Service Centre transaction fees[1]														
Deposit[2]		$1.25				$0.85					$0.75		$0.75 US	
Withdrawal														
Transfer														
Bill payment													N/A	
Electronic transaction fees[1]														
Direct debit card in Canada/US[3]		$0.85									$0.60		N/A	
ATM[3]	Deposit										$0.60	$0.60		
	Withdrawal													
	Transfer													
Night Deposit Service											$0.00		$0.75 US	
Mobile, online or phone banking[4]	Deposit[5]													
	Transfer												N/A	
	Bill Payment													
Cheque clearing/pre-authorized payment											$0.75		$0.75 US	N/A
Pre-authorized credit[18]		$0.00											$0.00	
Vancity enviro(TM) Visa* Account bill payment													N/A	
***Interac* e-Transfer®[16]**														
Sending an *Interac* e-Transfer		$0.90										$0.00	N/A	
Receiving an *Interac* e-Transfer (including Autodeposit)[17]		$0.00												
Request an *Interac* e-Transfer		$0.90												

See Miscellaneous fees for fees of additional services you may choose from Vancity. Fees are debited to your account immediately when the transaction is completed.
[1–22] See page 4 for disclosures.

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Business banking — Chequing and Savings accounts.

Vancity

N/A = Not available or not applicable

Active accounts. **Discontinued.**

Product name		Business Jumpstart Savings[11]	Lawyer Trust Account	Notary Trust Account	Realtor Trust Account	USD Lawyer Trust Account	Business Investment Savings
Monthly fee		$0.00					$0.00
Opportunity to waive monthly fee		No					No
Free transactions per statement month. Then pay as per transaction fees below:	In-branch and Member Service Centre	N/A (Pay per transaction)					2
	Electronic[21]						
Opportunity to earn free transactions		No					No
In-branch and Member Service Centre transaction fees[1]							
Deposit[2]		$0.00	$0.00				$1.25
Withdrawal		$5.00[7]					
Transfer							
Bill payment							
Electronic transaction fees[1]							
Direct debit card in Canada/US[3]		$5.00[8]	$0.00				$0.95
ATM[3]	Deposit	$0.00					
	Withdrawal	$5.00[8]					
	Transfer	$0.00[8]					
Night Deposit Service		$0.00					
Mobile, online or phone banking[4]	Deposit[5]	$0.00[10]					
	Transfer						
	Bill Payment						
Cheque clearing/pre-authorized payment		$5.00[9]					N/A
Pre-authorized credit[18]		$0.00					$0.00
Vancity enviro™ Visa* Account bill payment		$0.00					
***Interac* e-Transfer®[16]**							
Sending an *Interac* e-Transfer		$0.90				N/A	$0.90
Receiving an *Interac* e-Transfer (including Autodeposit)[17]		$0.00				N/A	$0.00
Request an *Interac* e-Transfer		$0.90				N/A	$0.90

See Miscellaneous fees for fees of additional services you may choose from Vancity. Fees are debited to your account immediately when the transaction is completed.
[1-22] See page 4 for disclosures.

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Business banking — Miscellaneous fees.

Vancity

Miscellaneous fees apply to all Accounts and are charged at time of Transaction per Transaction. These fees are charged by Vancity and are in addition to fees that 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.

Non-sufficient funds (NSF)	
Item returned unpaid due to insufficient fund [23]	$48.00 per item
Cheques	
Overdraft fee	$5.00
Deposited item returned unpaid (chargeback) [12]	$7.50
Post-dated cheque held for deposit	$3.00
8 emergency temporary cheques	discontinued
Cheque written in foreign funds on Canadian account	discontinued
Incorrectly encoded cheque	$5.00
Cashing a cheque for non-member	$5.00
Stop payment [20]	$15.00
Stop payment self-service online [20]	$10.00
Cheque retrieval/tracing	$5.00
Sending money to others	
Vancity official cheque — member	$9.95
Vancity official cheque — non member	$20.00
Vancity draft USD	$9.95 CAD
Foreign draft (other currency)	$9.95 CAD
Foreign draft stop payment	$25.00
Photocopy of foreign draft	$10.00
Wire transfers [13]	
In-branch outgoing wire CAD to CAD financial institutions	$20.00 CAD
In-branch outgoing wire outside of Canada (all currencies)	$35.00 CAD
Online Business Plus outgoing CAD wires Note: $25 CAD additional monthly maintenance fee applies	starting at $18.00 CAD
Online Business Plus outgoing USD wires Note: $25 CAD additional monthly maintenance fee applies	$23.00 USD
Wire inquiries and tracing	Starting at $25 (ask us for details) [19]

Receiving money from others	
Incoming wires in Canadian $ 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
Other	
Online Business Plus hard token	$20.00
PaymentStream AFT hard token	$20.00
Standing Order setup/amendment	$1.50
Loan payments and auto transfers within Vancity	$0.00
Automatic transfer to cover overdraft	$2.00
Account closed within 90 days of opening	$20.00
Account transferred to another financial institution	$20.00
Dormant account [15]	$1.00/month
Bank confirmation	$20.00
Record of transactions [14]	$5.00
Looking up entries	$2.00/item or $30.00/hr (minimum $15.00)
Bill payment trace	$15.00
Verify cheques — long distance call within BC	$5.00
Verify cheques — long distance call outside BC	$7.00
Collections incoming/outgoing	$15.00
Certified true copy	discontinued
Record Keeping	
Paper Statements [22]	$2.50
e-Statements (Paperless)	$0.00
Duplicate Statements	$5.00

ATM network fees (plus transaction fees as applicable)	
Vancity ATM	$1.50
Canada: Exchange® ATM or ACCULINK® ATMs	$0.00
All Canada ATM [3] that are not Exchange® or ACCULINK®	$2.00
Allpoint® US ATM [3]	$3.00
All US ATM [3] that are not Allpoint®	$4.50
International ATM [3]	$20.00
Account transferred to another financial institution	$20.00
Large volume deposits	
Note deposits per 100 notes	$0.70
Coin deposits per $100	$2.00
Night deposit	
Annual administration fee	$40.00/year
Replacement key (lost or damaged)	At cost (minimum $10.00)

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)

[1-22] See page 4 for disclosures.

Business banking — Detailed disclosure.

Vancity

[1] Transaction fees are applied at month end except for Self Serve Package in-branch and Automated Telephone Banking Transactions, and for Business Jumpstart Savings which are charged at time of occurrence.

[2] Deposit content fees may apply.

[3] Additional Vancity and/or 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 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.

[4] Automated Telephone Banking System.

[5] Each cheque deposited using Vancity Mobile Deposit™ is counted as one Transaction. Transaction fees may apply depending on the type of business Account you deposit into.

[6] Minimum monthly balance in an Account at all times during one calendar month. Miscellaneous fees including the Paper Statement fees are not waived by the minimum monthly balance waiver.

[7] Everyday Vancity In-Person Transactions are Account withdrawals, bill payments, transfers to, from or between Vancity Accounts conducted by a Vancity representative either person-to-person in-branch, over the phone, or resulting from a Member's instruction received through other channels such as fax.

[8] Everyday Vancity Debit Card Transactions are ATM withdrawals, and transfers from and between Vancity Accounts by debit card and debit card purchases.

[9] Everyday Vancity Preauthorized Payment Transactions are preauthorized payments from Vancity Accounts.

[10] Everyday Vancity Online, Mobile, Mobile Apps and Automated Phone Banking Transactions are bill payments, transfers from and between Vancity Accounts made online using a computer, mobile phone, Mobile Device or using our automated Telephone Banking Service.

[11] Some of these Jumpstart fees may combine with 'Miscellaneous fees' in your Account Statement.

[12] Chargeback fee waived only for Trust Accounts referenced on page 2 of this service charge bulletin.

[13] Every financial institution 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 fees are beyond our control.

[14] Record of Transactions is an additional service that does not replace Your Account Statements.

[15] Jumpstart accounts are not charged a dormancy fee.

[16] Interac e-Transfer® Services are only available in Canadian dollars.

[17] No fees, or transaction limits are applied when receiving INTERAC e-Transfers.

[18] Each pre-authorized credit is counted as one transaction.

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

[20] Stop payment applies to cheques and preauthorized payments. Stop payment self-service online applies to cheques only.

[21] INTERAC e-Transfer fees are additional and not included in this category.

[22] Trust Accounts will not be charged for Paper Statements. Paper Statement fee applies per Member, on each Banking Relationship. You have the option of switching to Paperless e-Statements at no charge.

[23] Charged when a cheque, pre-authorized debit (PAD), pre-authorized payment, post-dated payment, or other payment item is returned unpaid because there are insufficient available funds in the account. If a payment item is subsequently re-presented, an additional NSF fee will be charged if sufficient funds are not available in the account.

Fees are subject to change.

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