

ATM NETWORK

- Access to thousands of credit union ATM's across Canada without surcharge
- Tens of thousands of Interac locations across Canada
- Hundreds of thousands of Cirrus locations worldwide

Additional ATM Fees Apply To the Following Withdrawals

• Credit Unions (Canada)	\$0.65
• Interac	\$2.00
• Cirrus – USA	\$3.50
• Cirrus – International	\$6.50

INTERNET BANKING

Go to www.nwcu.mb.ca

- Sign up in branch
- Free unlimited account access
- Fee per bill payment \$0.65

DIRECT DEPOSIT

Free automatic deposit of pay or pension available for immediate withdrawal without the risk of loss or mail delay.

SAFETY DEPOSIT BOXES – per year

1.5" x 5"	\$ 33.00+GST
2.5" x 5"	\$ 39.00+GST
3.25" x 5"	\$ 45.00+GST
5.5" x 5"	\$ 56.00+GST
2.5" x 10"	\$ 59.00+GST
5" x 10"	\$ 89.00+GST
10" x 10"	\$125.00+GST
Key Replacement	\$10.00 + cost
Drill Box	\$25.00 + cost

WIRE TRANSFERS

Outgoing Wires

- Canadian Funds in Canada \$12.00
- Canadian Funds to U.S./International \$25.00
- U.S. Funds in Canada/U.S. \$20.00 USD
- U.S. Funds International \$30.00 USD

Incoming Wires

- From Canada/U.S./International \$12.00

LOANS

Mortgages

- Transfers from other financial institutions
- Pre-approved mortgages
- 20% pre-payment privilege per year
- Fixed or variable rate terms available

Mortgage Discharge

Mortgage Paid Out	\$210.00 min.
Mortgage Re-Advancement	\$500.00 min.

PERSONAL LOANS

- Variable or fixed rate terms
- Pre-approved loans
- Optional Credit Life & Disability Coverage
- Weekly, bi-weekly or monthly payment options

LINE OF CREDIT

- Overdraft protection up to a pre-authorized limit
- Instant access to funds for purchases or bill payments
- Interest only on balances used, charged monthly

North Winnipeg



Credit Union Limited

yours...mine...ours

310 Leila Avenue
 Winnipeg, MB R2V 1L8
 Phone: (204) 954-7450
 Fax: (204) 954-7460

Monday	9:30 am – 5:00 pm
Tuesday	9:30 am – 5:00 pm
Wednesday	9:30 am – 5:00 pm
Thursday	9:30 am – 6:00 pm
Friday	9:30 am – 6:00 pm
Saturday	9:30 am – 3:00 pm

email: info@nwcu.mb.ca
 website: www.nwcu.mb.ca



PRODUCTS & SERVICES



Effective January 1, 2018

North Winnipeg



Credit Union Limited

yours...mine...ours

All funds on deposit 100% guaranteed by the Deposit Guarantee Corporation of Manitoba

PERSONAL CHEQUING

Premium Chequing Account

\$13.75 per month

- Free debits for cheques and in-branch withdrawals
- Free bill payments (internet banking)
- Free Interac direct payments
- Free personalized cheques (basic)
- Monthly statement with cheque images
- Free Credit Union ATM transactions (Canada)*

Regular Chequing Account

- Monthly maintenance fee \$1.85
- Internet banking available
- Interac direct payments \$.65
- Cheques, pre-authorized debits, OTC withdrawals \$.65
- Personal cheques available at market price
- Monthly statement with cheque images
- Free NWCU ATM withdrawals

Young Adult Chequing Account

Chequing account for members 18 to 25 years old

- No maintenance fee
- 40 free debits per month
- Internet banking available
- Free first order of 100 personalized basic cheques
- Monthly statement with cheque images
- Standard service fees apply on all other services

Golden Chequing Account

For members 60+

- No maintenance fee
- Free bill payments for select vendors
- Free Interac direct payments
- Free chequing, debits and withdrawals
- Personal cheques available at market price
- Monthly statement with cheque images
- Free Credit Union ATM transactions (Canada)*

OTHER SERVICE FEES

Per Debit on Chequing/Savings	\$ 0.65
Interac Direct Payment	\$ 0.65
ATM Withdrawal Fee	\$ 0.65
Per Debit on U.S. Account	\$ 1.00
Non-Personalized Cheque Cleared	\$ 5.00
Cheque Certification (Member)	\$ 5.00
Cheque Certification (Non-Member)	\$15.00
Charge Back (Personal)	\$ 5.00
Cheque Drawn in U.S. Funds	\$ 7.00
Money Orders – Canadian	\$ 5.00
Money Orders – U.S.	\$ 6.00
Overdraft Charge	\$ 7.00
NSF Cheque Returned	\$40.00
Official Cheque/Primary Order	\$ 5.50
Stop Payment	\$10.00/\$17.00
Monthly Service Charge on Unclaimed Balances	\$ 2.50/month
Statement on Demand	\$ 1.00/page
Annual Inactive Account Fee	\$18.00
Bill Payment	
Over-the-Counter - Member	\$ 1.65
Via Internet	\$ 0.65

BUSINESS ACCOUNTS

Per Cheque, Withdrawal or Other Debit Item	\$ 0.85
Per Deposit to Account	\$ 0.85
Monthly Maintenance Fee	\$ 5.00
Per Debit on U.S. Account	\$ 1.00
Cheque Received on Collection	\$25.00
Cheque Certification (Member)	\$ 7.00
Cheque Certification (Non-Member)	\$15.00
Official Cheque/Primary Order	\$ 7.00
NSF Cheque Returned	\$40.00
Charge Back Fee	\$ 5.00
Overdraft Charge	\$ 7.00
Stop Payment	\$12.00/\$20.00
Account Confirmation	\$30.00
Disposable Night Deposit Bags	\$ 1.00/bag
Commercial Loan Application	
Up to \$100,000	\$150.00 min.
Greater than \$100,000 –	on a per loan basis
Bill Payment	
Over-the-Counter - Member	\$ 1.65
Via Internet	\$ 0.65

BUSINESS ACCOUNT PACKAGES

Business Premium Chequing Account

\$36.95 per month

- First 50 debits, credits and direct debit payments free
- Free bill payments (internet banking)
- Free monthly statement with cheque images

Business Standard Chequing Account

- Chequing services
- Direct payments
- Electronic fund transfers
- Automatic fund transfers
- Monthly statements with cheque images
- Internet banking

PERSONALIZED CHEQUES

Credit union produced personalized cheques are available for the above chequing accounts at the following competitive rates:

• 4 (personal) cheques	\$2.50
• 100 cheques	Market Price
• 200 cheques	Market Price
• 8 business cheques	\$7.50
• 100 business cheques	Market Price

ORGANIZATIONAL ACCOUNTS

- 30 free debits per month
- Free monthly statement (pickup only), mail \$3.00
- Internet banking available
- Standard service fees apply on all other services

SAVINGS

Premium Savings Account

- Interest calculated on daily closing balance, paid on last day of each month
- \$1.50 per debit (one free debit per month)
- No maintenance fee
- No minimum deposit required

Plan 24 – Daily Savings Account

- Interest calculated daily and paid monthly
- The following fees apply:
- Counter withdrawals \$0.65 (two free per month)
 - Internet bill payments \$0.65
 - Interac direct payments \$0.65

FAT CAT Savings Account

Available to members up to 13 years of age.

- Interest calculated daily and paid monthly
- Internet banking available
- MemberCard available with parent or guardian authorization
- Free counter withdrawals

HEADSTART Account

Available to members 13-17 years of age.

- Interest calculated daily and paid monthly
- Internet banking available
- MemberCard available with parent or guardian authorization

US Account

- Interest calculated daily and paid monthly
- \$1.00 per debit (one free debit per month)

TERM DEPOSITS

- Competitive rates for terms from 30 days to 5 years
- Interest paid annually or compounded
- Choose from automatic renewal or principal and interest to be paid to any NWCU account

RRSP/LIRA/RRIF/TFSA

- Transfers easily arranged from other institutions
- No fees for maintaining plan
- Competitive fixed rate terms from 1 to 5 years
- Transfer out fee \$50.00
- Variable rate withdrawal \$5.00

Variable Rate

- Interest calculated daily and paid semi-annually
- Free auto transfers from your account
- Redeemable/transferable at any time

*Available only at Ding-Free® CU ATMS