

MORE TIME & MONEY SAVERS



Mobile Advisors • Tap & Go Debit Cards *INTERAC* Flash®
Live Chat Online • Member Service Centre • Mobile Alerts
Pay it Local Rewards • Member Perks • Mobile Banking App
Deposit Anywhere™ • ding-free® ATM network

CONTACT INFORMATION

Member Services Centre
604.740.2662 | 1.800.320.4588
inquiries@sunshineccu.net

Live Chat: www.sunshineccu.com

Gibsons Branch
985 Gibsons Way Gibsons, B.C. V0N 1V8

Pender Harbour Branch
Box 28, 12887 Madeira Park Road Madeira Park, B.C.
V0N 2H0

Sechelt Branch
Box 375, 5655 Teredo Street Sechelt, B.C. V0N 3A0

Automated Teller Machines (ATMs)
available at all branches.

EXCHANGE® ATM locations can be found at
www.the-exchange.ca
THE EXCHANGE® Network has no surcharges.

MemberLink® Telebanking 1.855.590.1136

MemberDirect® Online Banking
www.sunshineccu.com

Download the ding-free® ATM App
www.ding-free.ca

Download the SCCU Mobile App
www.sunshineccu.com/MobileApp

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*INTERAC Online and INTERAC e-Transfer are Trade-marks of Interac Inc. Used under license.

*MemberLink Telephone Service and MemberDirect® Online Service are registered trade-marks owned by Canadian Credit Union Association, used under license.

*DING FREE is a registered trade-mark of Central 1 Credit Union, used under license.

This brochure is a general source of information and is subject to change. Some conditions and additional fees may apply. Updated April 2019.



BUSINESS ACCOUNTS

ENDEAVOUR 6

Monthly Fee **\$6**
6 Transactions*

ENDEAVOUR 30

Monthly Fee **\$20**
30 Transactions*

ENDEAVOUR UNLIMITED

Monthly Fee **\$55**
Unlimited Transactions*
(Includes in-branch bill payments and transfers)

*Transactions included in Account Packages:
Direct payment purchases, pre-authorized payments, bill payments through MemberLink® Telebanking, MemberDirect® Online Banking, withdrawals at all BC credit union ATMs and EXCHANGE® ATMs, in-branch withdrawals and cheques.

SCCU reserves the right to negotiate the monthly fee to accommodate extremely high volume accounts, and to limit large volume cash and coin deposits.

BUSINESS SAVINGS

See [Business Account Fees](#)

BORROWING + LENDING

LOANS

PPSA - registration	cost +\$25
Renewal	cost
Lien search	cost +\$15
Alterations	min. \$20

BUSINESS ACCOUNT FEES

These fees apply to all accounts unless referenced in the Account Package.

Insufficient Funds Fee	\$42
Cheques, encoded, per item	.75
Cheques, non-encoded, per item	\$5
Rejected items, per item	\$5
Direct payment purchases	.75
Preauthorized payments	.75
Business cheques, printing order	cost
Cheque holders/binders cost	cost
Additional starter cheques / per page	\$3
In-branch withdrawals or transfers	.75
System transfer to cover overdraft	\$4
Telephone request for transfer	\$4
MemberDirect® Online transfer	.75
MemberLink® Telebanking transfer	.75
Chargebacks	\$5
Stop payments	\$13
Overdraft charge, per item	\$5
Collections sent and received	\$18
Line of Credit, monthly fee min.	\$2.50
Annual account review	negotiable
Customer Automated Funds Transfer	negotiable
Night depository bags	cost
Bill payments - in-branch	\$1.50
Bill payments by MemberLink® Telebanking, MemberDirect® Online Banking	.75
ATM cash withdrawals	(see back panel)
INTERAC® e-Transfers®	\$1.50
Deposits at SCCU (in-branch, ATM, night depository)	FREE
Coin orders	FREE

MORTGAGES

Appraisals	cost
Inspections	cost
Title Search	cost
Registry and solicitor fees	cost
Discharge and transfer out	\$75
Early renewal 3 months interest or interest differential	
Renewal	\$85
Transfer in from other Financial Institution	nil



Service FEES

< BUSINESS ACCOUNTS
PERSONAL ACCOUNTS >

UPDATED APRIL 2019

PERSONAL ACCOUNTS

CORE

Choose this account if you transact minimally and like the convenience of banking in-branch & online

Monthly Fee **\$4**
 Free *INTERAC*® e-Transfers*
 12 In-Branch or Electronic Transactions*
 Cost for additional transactions and other services:
see Personal Account Fees

MOBILE UNLIMITED*

Choose this account if you transact frequently and like to bank online

Monthly Fee **\$9**
 Unlimited Electronic Transactions*
 Free *INTERAC*® e-Transfers*
 2 free *INTERAC*® ATM withdrawals
 Cost for additional transactions and other services:
see Personal Account Fees

PREMIUM UNLIMITED

Choose this account if you transact frequently and like the convenience of banking in-branch & online

Monthly Fee **\$14**
 Unlimited In-Branch or Electronic Transactions
 Free *INTERAC*® e-Transfers*
 2 free *INTERAC*® ATM withdrawals
 Also Included:
 Official cheques; US drafts, in branch bill payments, monthly LOC fee, some personalized cheque orders
 Cost for other services: **see Personal Account Fees**

EARLY BIRD

A no-fee starter account for ages 9 and under.

CORE YOUTH * (ages 10 - 18)

*All the features of Core apply with no monthly service charge
 Cost for additional transactions and other services:
see Personal Account Fees

MOBILE UNLIMITED YOUTH (ages 10 - 18)

MOBILE UNLIMITED STUDENT (ages 19 - 24)

All the features of Mobile Unlimited apply with no monthly service charge
 Cost for additional transactions and other services:
see Personal Account Fees

Reduction in the following fees:
 In-branch withdrawals and transfers. **.75/.30**

*Transactions included in Account Packages:

Direct payment purchases, pre-authorized payments, bill payments through MemberLink® Telebanking, MemberDirect® Online Banking, withdrawals at all BC credit union ATMs and EXCHANGE® ATMs.

In Branch Transactions also includes in-branch withdrawals and cheques.

GOLDEN ACCOUNTS (for those 60+)

Choose this account if you are 60+ and like the convenience of banking in-branch & online

No standard service charges on CDN accounts, with the following exceptions:
 non-EXCHANGE® ATM **\$2**
 U.S. and International ATM **\$3/5**
INTERAC® e-Transfers** **\$1.50**

Reduction on safety deposit box rental fees

U.S. DOLLAR ACCOUNTS

Monthly Fee (USD) **\$1.50**
 Cost for services in USD **see Personal Account Fees**

PERSONAL ACCOUNT FEES

These fees apply to all accounts unless referenced in the Account Package.

Insufficient Funds Fee	\$42
Overdraft charge, per item	\$5
System transfer to cover overdraft	\$4
Telephone request for transfer	\$4
Cheques, encoded, per item	.75 (.30 Youth)
Cheques, non-encoded, per item	\$5
Rejected items, per item	\$5
Preauthorized payments	.75 (.30 Youth)
Direct payment purchases	.65 (.25 Youth)
Stop payment order	\$13
Processing cheque drawn in U.S. funds on CDN account	\$13
Cheque sent/received for/on collection	\$18
Personalized cheques (printing)/ Additional starter cheques / per page	cost \$2
Line of Credit, monthly fee minimum	\$2.50
Bill payments - in-branch	\$1.50 (.75 Youth)
Bill Payments by MemberLink® Telebanking, MemberDirect® Online Banking	.75 (.30 Youth)
ATM cash withdrawals	(see back panel)
Fee to replace lost ATM card	\$5
Withdrawals (in-branch)	.75
<i>INTERAC</i> ® e-Transfers**	\$1.50
<i>INTERAC</i> ® Online**	FREE
Deposits at SCCU (in-branch, ATM, night depository)	FREE
Transfers (in-branch)	FREE
Transfers for Mobile Unlimited (in-branch)	.60 (.30 Youth)

PERSONAL SAVINGS ACCOUNTS

SAVINGS AND HIGH INTEREST SAVINGS

Cost for services: **see Personal Account Fees**
 ATM cash withdrawals: **see back panel**

SAVINGS - YOUTH (ages 10 - 18)*

Cost for services: **see Core-Youth**

ADDITIONAL FEES + SERVICES (PERSONAL + BUSINESS)

AUTOMATED TELLER MACHINE (ATM) CHARGES

	Regular	Youth/Student	Business
SCCU ATM	.65	.25	.75
Other BC Credit Union ATM	.65	.25	.75
EXCHANGE ATM	.65	.25	.75
<i>INTERAC</i> ® ATM	\$2	\$2	\$2
US ATM	\$3	\$3	\$3
International ATM	\$5	\$5	\$5

Some institutions have additional surcharges; THE EXCHANGE® Network has no surcharges.

BILL PAYMENT CHARGES

	MemberLink® Telebanking	MemberDirect® In-branch	In-branch
Regular	.75	.75	1.50
Youth/Student	.30	.30	.75
Business	.75	.75	1.50

MISCELLANEOUS

Letter of interest paid (income tax)	\$15
Registration of Certificate of Title	cost +\$25
Letter of Credit	1% min. \$25
Automatic loan payment reversed	\$5
Account closed (open less than 90 days)	\$25
Balance of account transfer*	\$20
Inactive account – annually	\$25
Reference letter – account balance	\$15
Reference letter – bank verification	\$20
Reference letter – interest earned	\$15
Voucher search – less than 30 days	\$5
Voucher search – more than 30 days	\$30/hr, min. \$15
RESP, RRRSP, RRIF or TFSA transfer out	\$50
Post dated cheques, held for deposit	\$3 per item
Statement prepared in branch	\$5
Chargebacks	\$5
Cheque drawn on non-chequing account	\$5
Bill payment tracing	cost
Replace lost night deposit key	cost
Returned mail processing fee	\$10
U.S Draft (USD)	\$6.75
Official Cheque	\$6.75
Monthly Printed Statement Fee (does not apply to Youth)	\$2
Cheque Images included in Printed Statement	\$1
Additional change of signor fee	\$25

WIRE TRANSFERS

To credit union in BC	\$10
To credit union outside BC or bank	\$20
International	cost +\$7

SAFETY DEPOSIT BOXES

Small	\$35 +GST
Medium	\$45 +GST
Large	\$70 +GST
Extra Large	\$100 +GST
Drilling box	cost + \$25
Replacing lost key	cost + \$10