

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

MemberCard® Debit Card

Your Valley Credit Union debit card provides the same self-service options as any other Interac® enabled debit 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.

NEW! 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.

Interac® Online

Shop online at your favourite online retailers and pay for your purchases easily, directly from one of your accounts.

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 instantly anytime and anywhere 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.

Interac® Online

Pay for online purchases using your credit union account rather than a credit card. It’s secure, convenient, and fast. No banking information is shared with the retailer or other third parties.

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.

NEW! International Transfers

Easily, securely, and conveniently send money around the world 24 hours a day, 7 days a week 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

Canadians voted credit unions, among ALL Canadian financial institutions, #1 in Customer Service Excellence (IPSOS) in 2020 for the sixteenth straight year!

Valley Credit Union Locations

Sound advice and convenient service from our professional staff at all our branch locations from one end of the Annapolis Valley to the other.

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

Cambridge – 902-538-3905

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

Canning – 902-582-7655

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

Greenwood – 902-765-3342

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

Hantsport – 902-684-3274

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

Middleton – 902-825-6876

32 Commercial St., PO Box 1319
Middleton, NS B0S 1P0

New Minas – 902-681-6884

9237 Commercial St.
New Minas, NS B4N 3G1

Head Office – 902-538-4510

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



www.valleycreditunion.com



Chequing & Savings Accounts



Account Features	YOUR Chequing	YOUR Chequing 15	YOUR Chequing 40	YOUR Chequing Unlimited	YOUR Electronic Chequing	YOUR Edge 2500	YOUR Advantage 5000	YOUR Headstart®	YOUR US\$ Chequing	YOUR Savings
Member Suitability	"Pay-as-you-go" for those with few transactions	For those with 15 or fewer transactions per month	For those with 40 or fewer transactions per month	For those with more than 40 transactions per month	For those with mostly electronic and self-serve transactions	For those with mostly electronic transactions who maintain a minimum \$2,500 balance	For those who maintain a minimum \$5,000 balance	For those 12-19 (up to 25 if still a student)	For those who travel and use US currency	For those who want to save a access to funds.
Minimum Monthly Fee ¹	\$4.00	\$6.00; \$4.50 for seniors	\$14.00; \$10.50 for seniors	\$28.00; \$21 for seniors	\$18.00; \$13.50 for seniors	FREE if minimum balance maintained. Otherwise \$10.00; \$6.75 for seniors	FREE if minimum balance maintained. Otherwise \$20.00; \$13.00 for seniors	FREE	FREE	FREE
Number of Transactions Included in Monthly Fee (per item charge per additional transaction)	0	First 15 ^{2,3}	First 40 ^{2,3}	UNLIMITED ²	UNLIMITED ² electronic transactions	First 25 electronic transactions - as long as minimum balance is maintained	UNLIMITED ³ - as long as minimum balance is maintained	UNLIMITED	0	0
Access to MemberDirect® Online Banking	●	●	●	●	●	●	●	●	Inquiries only	●
ATM Network ACCULINK® & EXCHANGE® (Surcharge-Free) ⁴	▲	▲	▲	●	●	▲	▲	●	■	▲
ATM Network Cirrus® and PLUS® (International) ⁴	▲	▲	▲	●	●	▲	▲	●	■	▲
ATM Network Interac® (Canada) ⁴	▲	▲	▲	●	●	▲	▲	●	■	▲
Cheque Orders	▲	▲	One free order per year	One free order per year	▲	▲	▲	■	▲	■
Cheque Withdrawals	▲	▲	▲	●	▲	▲	▲	■	▲	■
Clickable Cheques	●	●	●	●	●	●	●	■	●	■
Deposit Anywhere™ ⁵	●	●	●	●	●	●	●	●	■	●
Direct Messages and Alerts ⁶	●	●	●	●	●	●	●	●	●	●
E-Documents (including statements) ⁶	●	●	●	●	●	●	●	●	●	●
ICU® (Inter-Credit Union) Services	●	●	●	●	●	●	●	●	■	●
In-Branch Withdrawals and Transfers	▲	▲	▲	●	▲	▲	▲	▲	▲	▲
Interac® Cross Border (use debit card in US at select locations)	▲	▲	▲	●	●	▲	▲	●	■	▲
Interac® Direct Payment (POS using debit card)	▲	▲	▲	●	●	▲	▲	●	■	▲
Interac E-Transfer® ⁶	▲	▲	▲	●	●	▲	▲	●	■	▲
Interac® Online Payment	▲	▲	▲	●	●	▲	▲	●	■	▲
International Transfers ^{2, 6}	free for \$500+/trans	free for \$500+/trans	free for \$500+/trans	free for \$500+/trans	free for \$500+/trans	free for \$500+/trans	free for \$500+/trans	free for \$500+/trans	■	free for \$500+/trans
Lock'N'Block™ ⁶	●	●	●	●	●	●	●	●	■	●
Mobile App ⁶	●	●	●	●	●	●	●	●	Inquiries only	●
Mobile Banking ⁶	●	●	●	●	●	●	●	●	Inquiries only	●
Mobile Text ⁶	●	●	●	●	●	●	●	●	●	●
Money Orders, Official Cheques, and Certified Cheques	▲	▲	▲	●	▲	▲	▲	▲	▲	▲
Overdraft Protection (OAC)	▲	▲	▲	▲	▲	▲	▲	▲	■	■
Pays Interest at a Tiered Rate ⁷	●	●	●	●	●	■	■	●	■	●
Pre-Authorized Debits	▲	▲	▲	●	●	▲	▲	●	▲	▲
Safety Deposit Box	▲	▲	\$10 discount annually	50% discount annually	▲	▲	▲	▲	▲	▲
Stop Payments	▲	▲	▲	●	▲	▲	▲	▲	▲	▲
TeleService® Telephone Banking Inquiries ⁶	Five free inquiries per month									
TeleService® Telephone Banking Transactions ^{2, 3, 6}	▲	▲	▲	●	●	▲	▲	●	■	▲

● Available for free ▲ Available at a cost ■ Not available

¹Does not include all transaction fees. Transactions are charged on a per item basis - see Service Fees table. ²Electronic bill payments and international transfers counted in the number of transactions included in monthly fee, excluding not-for-profit accounts. ³Interac® e-Transfers, international Interac®, transactions on third party ATMs, cheque orders, and other negotiable instruments are not included. ⁴Surcharges may be charged by other institutions. ⁵Available within the mobile app only. ⁶Must be signed up to MemberDirect to use. ⁷Calculated on daily closing balances, paid monthly. ⁸Interac is a registered trademark owned by Interac Inc. and is used under license; EXCHANGE is a registered trademark owned by FICANEX® and is used under license; Cirrus is a registered trademark owned by Mastercard International Inc. and is used under license; ACCULINK is a registered trademark owned by Credit Union Central of Canada and is used under license; PLUS is a registered trademark of Visa International wand used under license; TeleService, MemberDirect, and MemberCard are registered trademarks owned by Canadian Credit Union Association and are used under license.

Service Fees ¹	Most Chequing Accounts	YOUR Savings	YOUR US\$ Chequing	YOUR Electronic Chequing
Account Closed Within 90 Days	\$20.00			
ATM Withdrawal Interac® Network	\$2.00	\$2.50	N/A	FREE
ATM Withdrawal PLUS® Network	\$3.50	\$4.00	N/A	FREE
ATM Withdrawal Your Credit Union	\$1.25	\$1.75	N/A	FREE
Auto Transfer	\$5.00			
Balance of Account Transfer Out	\$20.00			
Certified Cheque Holder	\$20.00			
Certified Cheque Issuer	\$10.00			
Chargebacks	\$7.00			
Cheque Drawn on Non-Chequing Account	\$5.00			
Cheque - Official	\$7.50			
Cheques Sent/Received on Collection	\$20.00			
Cheque Withdrawal	\$1.25	N/A	\$1.30	\$2.00
In-Branch Bill Payment	\$2.00			
In-Branch Withdrawals or Transfers	\$1.25	\$1.75	\$1.30	\$2.00
Inactive Account Notice	\$1.50/month			
Interac® Cross Border	\$1.25	\$1.75	N/A	FREE
Interac® Direct Payment (POS)	\$1.25	\$1.75	N/A	FREE
Interac® E-Transfer	\$2.25		N/A	FREE
Interac® Online Payment	\$1.25	\$1.75	N/A	FREE
International Transfers ²	free or \$2.50 for <\$500/transfer			
Lending Fee for Late Payment	\$5.00			
Loan Extension	\$15.00			
Mailed Statement	\$3.00			
MemberDirect® Bill Payment	\$1.25	\$1.75	N/A	FREE
Money Order - CAD/USD	\$6.50 + delivery			
Non Encoded Cheque	\$5.00			
Overdraft Fee	\$5.00	N/A	\$5.00	
Overdraft Interest	Interest amount; \$5.00 min per month			
Post-Dated Cheques Held	\$3.00			
PPSA Registration	Cost + \$15.00			
Pre-Authorized Debit	\$1.25	\$1.75	\$1.30	FREE
Registered Deposit Transfer Out Fee	\$50.00			
Returned NSF Item / 3rd Party Demand	\$48.00			
Safety Deposit Box - Small	\$50.00 + HST per year			
Safety Deposit Box - Medium	\$75.00 + HST per year			
Safety Deposit Box - Large	\$110.00 + HST per year			
Stop Payment	\$12.50			
TeleService® Bill Payment	\$1.25	\$1.75	N/A	FREE
TeleService® Inquiry	5 free/month, then \$0.50			FREE
TeleService® Transfer Debit	\$1.25	\$1.75	N/A	FREE
US Cheque on Canadian Account	\$20.00		N/A	\$20.00
Voucher Search	\$30.00 per hour; \$15.00 min			
Wire Transfers	Cost + \$6.00			

¹Fees listed are per occurrence, unless otherwise noted. ²Multiple payments or transfers of the same amount to the same recipient on the same day will result in cancellation of all attempts after the first.