

DIGITAL BANKING

SECURE BANKING

ABOUT CREDIT UNIONS

Deposit Anywhere™

Deposit cheques securely using your Valley Credit Union 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. Register with *Interac* in your Online Account or Mobile App and setup autodeposit for a seamless experience.

Alerts and Notifications

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 your Mobile App or Online Banking account, making sure you stay in control of your account.

Valley Credit Union is a member of the Nova Scotia Credit Union Deposit Insurance Corporation (CUDIC), which at \$250,000 provides the highest deposit insurance protection in Nova Scotia. We’re committed to protecting your privacy and working in your best interest. With the rise in fraud, our dedicated Fraud Team is here to help with fraudulent transactions, scams, and more. It is important to report incidents to authorities when needed.

Easy Access to Your Money

Your Debit Mastercard® provides the same features as a debit card with the security features of a credit card. Tap or insert your card for a worry-free way to pay for your purchases from your accounts.

- Add your debit card to a mobile wallet
- Securely use your debit card while travelling
- View your accounts and transactions with MemberDirect® Online Banking or download our easy to use Mobile App

Canada-Wide ATM Network

In addition to 24/7 ATMs at each of our 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 thousands of ATMs across Canada. **It’s an ATM network bigger than most big banks!**

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

We are a full-service, cooperative financial institution owned by our members, not shareholders right here in the Annapolis Valley, Nova Scotia. Membership means personalized service and expert guidance at every stage of your financial journey. **By banking with a credit union, you keep your money local and support your community.**

We offer simple, straightforward everyday banking solutions to fit your unique needs. Access your money easily, whenever and however works for you. **Not sure which account is right for you? Let’s chat!**

Personalized Banking Solutions:

- Chequing Accounts
- Savings Accounts
- Kids & Youth Bank FREE*
- Seniors Discounts*
- ZERO Fee Accounts*
- High Interest Savings Account (HISA)
- US Savings

Ways to Bank:

Our friendly and honest approach to banking comes with today’s modern technology:

- In-Branch Services at all of our branches
- Online Banking, TeleService® and Mobile
- Add your debit card to your mobile wallet
- Deposit cheques with Deposit Anywhere™
- ATM access to one of North America’s largest surcharge-free ATM networks
- And a number of self-serve services

valleycreditunion.com/personal/accounts

BRANCH LOCATIONS

BRIDGETOWN: 902-665-2545
278 Granville St, PO Box 428
Bridgetown, NS BOS 1C0

MIDDLETON: 902-825-6876
301 Main St, PO Box 1319
Middleton, NS BOS 1P0

GREENWOOD: 902-765-3342
780 Central Ave, PO Box 1540
Greenwood, NS BOP 1N0

CAMBRIDGE: 902-538-3905
5670 Hwy #1, PO Box 70
Waterville, NS BOP 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 BOP 1P0

CANNING: 902-582-7655
969 Seminary Ave, PO Box 10
Canning, NS BOP 1H0



Valley
CREDIT UNION

HEAD OFFICE | COMMERCIAL: 902-538-4510
1-866-990-4044
Valley Credit Union Ltd. 5682 Hwy 1, PO Box 70
Waterville, Nova Scotia BOP 1V0


Personal
Banking



Valley
CREDIT UNION



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| <div></div> | PERSONAL CHEQUING AND SAVINGS ACCOUNTS | | | | | | | | | |
|---------------------------------------------------------------------------------------------|----------------------------------------|-------------------|---------------------------|-----------|------------------------|---------------------|-----------------------------------|----------------------------|-------------------|--------------|
| | SAVINGS | YOUR EDGE 2500 | YOUR ADVANTAGE 5000 | CHEQUING | YOUR CHEQUING 15 | YOUR CHEQUING 40 | E-CHEQUING | YOUR CHEQUING UNLIMITED | US Dollar | YOUTH / KIDS |
| Monthly Account Package * | Transaction Based | \$10.00 | \$20.00 | \$4.00 | \$6.00 | \$14.00 | \$18.00 | \$28.00 | Transaction Based | FREE |
| Seniors Discount* | - | \$6.75 | \$13.00 | - | \$4.50 | \$10.50 | \$13.50 | \$21.00 | - | - |
| Minimum Daily Balance Required for Monthly Account Fee Waived | - | \$2,500 | \$5,000 | - | - | - | - | - | - | - |
| Number of Transactions Included in Package | - | 25 | Unlimited | - | 15 | 40 | Unlimited Electronic Transactions | 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 - International* | \$4.00 | \$3.50 | \$3.50 | \$2.50 | \$3.50 | \$3.50 | - | - | - | - |
| In-Branch Withdrawals or Transfers | \$1.75 | \$1.25 | \$1.25 | \$1.25 | \$1.25 | \$1.25 | \$2.00 | - | \$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* | Available | Available | Available | Available | Available | Available | Available | Available | - | Available |
| Overdraft Protection (OAC) | Available | Available | Available | Available | Available | Available | Available | Available | Available | Available |
| Personalized Cheques | N/A | Available | Available | Available | Available | FREE | Available | FREE | Available | - |
| In Branch Bill Payment | \$2.00 | \$2.00 | FREE | \$2.00 | \$2.00 | \$2.00 | \$2.00 | FREE | - | FREE |
| Safety Deposit Box | Available | Available | Available | Available | Available | \$10 Reduction | Available | 50% Reduction | Available | Available |
| Stop Payments | \$12.50 | \$12.50 | \$12.50 | \$12.50 | \$12.50 | \$12.50 | \$12.50 | FREE | \$12.50 | FREE |
| Official Cheques Cdn & US | \$7.50 | \$7.50 | \$7.50 | \$7.50 | \$7.50 | \$7.50 | \$7.50 | FREE | \$7.50 | FREE |

*Fees are subject to change without notice. Please visit a branch for full details. Monthly account package fees are on a per month basis. Additional transaction fees may apply and are charged on a per item basis. See the Service Fees table. Electronic bill payments and international transfers are counted in the number of transactions included in the monthly account package, excluding not-for-profit accounts. Surcharges may be charged by other institutions for transactions or ATM usage. Before you can use the mobile app or online banking, you must register in-branch for MemberDirect® to use. ©Interac, Interac Flash, and Interac e-Transfer is a registered trademark owned by Interac Inc. and is used under license. ®/TM Registered certification marks are used under license. ®TeleService is a trademark owned by the Canadian Credit Union Association and are used under license. Updated February 2026

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| INTERAC E-TRANSFER® LIMITS | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|-----------|
| LIMIT TIER DEFAULT (regular) | OUTGOING | INCOMING |
| Maximum Transfer Amount | \$3,000 | \$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 |
| Interac Flash® can be used to tap and pay for purchases up to \$250, and up to a combined maximum of \$400, before needing to enter a PIN. Backed by Interac's Zero Liability Policy. | | |
| SERVICE FEES | | |
| \$20.00 | Account Closed 90 days | |
| \$20.00 | Balance of Account Transferred Out | |
| \$30.00 | Credit Reference/Audit Confirmation Fee | |
| \$1.50 | Inactive Account Charge (per month) | |
| \$48.00 | Lending Fee for Late Payment | |
| \$15.00 | Loan Extension | |
| \$3.00 | Mailed Statement | |
| \$4.00 | Phone Transactions | |
| \$5.00 | Overdraft Fee | |
| \$5.00 | Overdraft Interest (min. per month) | |
| Cost +\$15.00 | PPSA Registration | |
| \$50.00 | Registered Deposit Transfer Out Fee | |
| \$48.00 | Returned NSF Item / 3rd Party Demand | |
| \$50.00 | Safety Deposit Box - Small (+HST) | |
| \$75.00 | Safety Deposit Box - Medium (+HST) | |
| \$110.00 | Safety Deposit Box - Large (+HST) | |
| \$30.00 | Voucher Search (per hour with \$15 min.) | |
| Cost +\$6.00 | Wire Transfers | |