

AUTOMATED TELLER NETWORK

- Access to thousands of credit union ATM's across Canada
- Tens of thousands of Interac locations across Canada
- Hundreds of thousands of MasterCard/Cirrus locations worldwide
- Regular account service charges apply

Additional ATM Fees Apply To the Following Withdrawals

• Interac	\$2.00
• Cirrus – USA	\$3.50
• Cirrus – Other International	\$5.00

24 HOUR BILL PAYMENT BY PHONE (204) 339-0970

- Free enrollment
- Free unlimited account access
- Fee per bill payment \$0.55

INTERNET BANKING WITH 24 HOUR BILL PAYMENT

Go to www.nwcu.mb.ca

- Free enrollment
- Free unlimited account access
- Fee per bill payment \$0.55

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	\$ 25.00+GST
Drill Box	\$100.00+GST

FINANCIAL PLANNING

Credential Financial Strategies Inc.*

Reach your financial potential. Enjoy a secure retirement. Help your children gain the advantage of higher education. Improve your ability to provide for your family. You can do all this and more by speaking to a Credential Financial Strategies Inc. representative available through North Winnipeg Credit Union.

* Credential Financial Strategies Inc. and Credential Asset Management Inc. are member companies under Credential Financial Inc., offering financial planning, life insurance and investments to members of credit unions and their communities.



CU MasterCard

Ask about the various card options available. CHOICE Rewards Program offers travel or merchandise rewards.

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	\$225.00 min.
Mortgage Re-Advancement	\$400.00 min.
Mortgage Transfer to Another Financial Institution	\$275.00 min.

yours...mine... ours

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

Leila Branch

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	closed

Henderson Branch

1068 Henderson Hwy.
Winnipeg, MB R2K 2M5
Phone: (204) 954-7710
Fax: (204) 954-7719

Monday	closed
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, 2010

North Winnipeg



Credit Union Limited

yours...mine... ours

PERSONAL CHEQUING

Premium Chequing Account

\$12.50 per month

- Free debits for cheques and in-branch withdrawals
- Free bill payments (telephone banking and internet banking)
- Free personalized cheques (basic)
- Free NWCU ATM, Direct Payment and pre-authorized debit
- Free mailing of monthly statement with cheque images

Regular Chequing Account

- No maintenance fee with \$1000 minimum balance
- Free cheques, withdrawals, and EFT's (electronic fund transfer) with minimum balance of \$1000
- Free funds transfers between North Winnipeg Credit Union accounts
- Low cost bill payments and Interac Direct Payment purchases

Golden Chequing Account

For members 60+

- Free over the counter bill payments and withdrawals
- Free Interac direct payments
- Free cheque clearing (Canadian)
- Free internet and telephone bill payments
- Free electronic transfers
- 24 hours access via telephone and internet banking

Young Adult Account

Chequing account for members 18 to 25 years old

- No monthly maintenance fee
- Free NWCU and Manitoba Credit Union ATM and direct payment transactions
- Free debits or TelPay Bill Payments
- Free first order of 100 personalized BASIC cheques
- No commission charged for travellers' cheques
- Free monthly statement with cheque images
- Telephone and internet banking

OTHER SERVICE FEES

Per Debit on Chequing/Savings	\$ 0.65
Per Debit on U.S. Account	\$ 0.75
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 on Canadian Account	\$ 7.00
Overdraft Charge	\$ 7.00
NSF Cheque Returned	\$32.00
Official Cheque/Primary Order	\$ 5.00
Stop Payment	\$10.00
Monthly Service Charge on Unclaimed Balances	\$ 2.50/month
Monthly Maintenance Fee	\$ 1.50
Interac Direct Payment Fee	\$ 0.55/transaction
Statement on Demand	\$ 1.00/page
Annual Inactive Account Fee	\$18.00
Bill Payment Over-the-Counter - Member	\$ 1.50

BUSINESS ACCOUNTS

Per Cheque, Withdrawal or Other Debit Item	\$ 0.79
Per Deposit to Account	\$ 0.79
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	\$32.00
Charge Back Fee	\$ 5.00
Overdraft Charge	\$ 7.00
Stop Payment	\$10.00
Account Confirmation	\$30.00
Night Deposit Bag	\$75.00/year
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	\$ 1.50
Via internet or by telephone	\$ 0.55

BUSINESS ACCOUNT PACKAGES

Business Premium Chequing Account

\$27.95 per month

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

Business Standard Chequing Account

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

PERSONALIZED CHEQUES

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

• 4 cheques	\$2.00
• 40 cheques	\$5.00
• 100 cheques	\$10.00
• 200 cheques	\$19.00
• 100 business cheques	\$45.00

SAVINGS

Premium Savings

- Interest calculated on daily closing balance, paid on last day of each month.
- \$1.00 per debit (one free debit per month)
- No maintenance fee
- No minimum deposit required

Plan 24 – Daily Savings

- Interest calculated daily and paid monthly

The following fees apply:

• Counter withdrawals (two free per month)	\$0.65
• Telephone or internet bill payments	\$0.55
• Manitoba CU ATM withdrawal, transfer	\$0.55
• Interac Direct Payment	\$0.55

FAT CAT Savings

Available to members up to 13 years of age.

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

HEADSTART

Available to members 13-17 years of age.

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

US Savings

- Interest calculated daily and paid monthly
- Withdrawals \$0.75

TERM DEPOSITS

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

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

North Winnipeg



Credit Union Limited