

# Personal Accounts

Accounts & Fees					
Accounts	Monthly Fee	Free Monthly Transactions**	Statement Fees	Interac e-Transfer Fees*	Non-Credit Union/ Out-of-province ATM Fees+
B.Chequing	\$3.75	6 FREE/MONTH Cost Per Additional Transaction: \$1.25	eStatement: FREE Paper Statement: \$3.00 Cheque Images: \$1.00	\$1.25*	\$2.00
B.Chequing Plus	\$9.00	25 FREE/MONTH Cost Per Additional Transaction: \$1.25	eStatement: FREE Paper Statement: \$3.00 Cheque Images: \$1.00	\$1.25*	\$2.00
B.Chequing Flex	\$15.00	UNLIMITED	eStatement: FREE Paper Statement: \$3.00 Cheque Images: \$1.00	Free	\$2.00
B.Saving	FREE	0 FREE/MONTH Cost Per Transaction: \$1.25	N/A	\$1.25	\$2.00

Platinum	
Monthly Fee	FREE
Free Monthly Transactions**	2 FREE/MONTH Cost Per Additional Transaction: \$5.00

For full details on Account Packages & Fees, please visit [npscu.ca](http://npscu.ca)

## B.Chequing (CAD & USD)

Stick to the basics with B.Chequing. Benefit from a low monthly fee of \$3.75 and 6 FREE transactions.

**WHO'S IT FOR?** Members with minimal monthly transactions who do the majority of their banking online.

## B.Chequing Plus

Pay a monthly fee of \$9.00 with B.Chequing Plus and receive 25 FREE monthly transactions.

**WHO'S IT FOR?** Members with moderate use of their account and do the majority of their banking online.

## B.Chequing Flex

The B.Chequing Flex account makes banking less stressful with UNLIMITED FREE monthly transactions and Free e-Transfers. Bank how you want, when you want, without the worry of added fees!

**WHO'S IT FOR?** Members who use their account frequently and like the flexibility of banking online or in-branch.

## B.Golden

The B.Golden account offers UNLIMITED FREE monthly transactions and e-Transfers along with free paper statements.

**WHO'S IT FOR?** Members aged 60 and up.

## B.Saving

Whether you are saving for something special or unexpected expenses, the B.Saving account offers no monthly fee and earns you interest.

**WHO'S IT FOR?** Members who could benefit from limited access to their funds and transfer savings to their B.Chequing when the need arises.

## B.Junior

This interest bearing account is designed to help our members 24 and under save for their future. B.Junior has no monthly fee and FREE monthly transactions

Including Unlimited FREE e-Transfers per month.



## Platinum Plan (CAD & USD)

SAVE BIG with Platinum Plan!

**WHO'S IT FOR?** Members who wish to have a high rate of interest with greater accessibility than a term deposit. Also available for registered products.

## ATM Network

As a member of North Peace Savings you don't have to rely on our ATMs to keep from getting dinged ever again. Our Members have FREE access to over 24,000 ATMS across Canada on THE EXCHANGE®

## Mobile App

The NPS Mobile App lets you check your account activity, pay bills, transfer money and even **deposit cheques using the camera on your phone**. Simply search NPS Mobile App in your App Store to start using the app today!

## Deposit Guarantee

Credit Union Deposit Insurance Corporation (CUDIC) fully guarantees all credit union deposits. This means that deposits are covered by unlimited deposit insurance. For more information visit [cudic.bc.ca](http://cudic.bc.ca).

+Per transaction

\*Counted as a transaction. Any above the transaction limit will be charged \$1.25 each.

\*\*Transactions include withdrawals, in-branch transfers, cheque clearing, pre-authorized payments, online bill payments, debit card transactions and e-Transfers. Online transferring between accounts is free with all products excluding Platinum Accounts. Platinum Accounts include online transferring between accounts as a transaction\*\*.

North Peace Savings is a trade name of Beem Credit Union.

