

## MEMBER VALUE PRICING

### MVP PROGRAM

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Gimli Credit Union will return Monthly Service Fees on **ALL** chequing accounts when the total of your loans and/or deposits are in excess of \$40,000.00.

The Service Fees will be charged to your account on the last day of each month. On the 1<sup>st</sup> business day of the following month the fees will be credited to qualifying members S/C Refund Surplus Share Account.

### ACCOUNT OPTIONS

- Basic Business Package
- Business Plus Package
- Non-Profit Organization
- Pay-As-You-Go

Gimli Branch

P.O. Box 1139

34 Centre Street

Gimli, MB

ROC 1B0

Phone: (204) 642-6450

Fax: (204) 642-6474

Winnipeg Beach Branch

P.O. Box 429

Winnipeg Beach, MB

ROC 3G0

Phone: (204) 389-2550

Fax: (204) 389-2347



[www.gimlicu.mb.ca](http://www.gimlicu.mb.ca)

email: [info@gimlicu.mb.ca](mailto:info@gimlicu.mb.ca)

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EFFECTIVE AUG. 1, 2009

**BUSINESS  
ACCOUNTS**

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## Basic Business Package

For a flat fee of \$25.00/month any 30 debit transactions made up of the following services:

- Cash withdrawals, clearing cheques
- Pre-authorized debits
- Interac Direct Payment transactions
- GCU and MB CU ATM withdrawals
- Bill payments using Telephone or Internet Banking

This package includes:

- Free deposits**
- 2 free deposit books per year
- Monthly statements with imaged cheques
- No monthly administration fee

Regular charges apply to all transactions that exceed the maximum transaction limit and to services not included in the package

## Business Plus Package

For the flat fee of \$45.00/month any 60 debit transactions made up of the following services:

- Cash withdrawals, clearing cheques
- Pre-authorized debits
- Interac Direct Payment transactions
- GCU and MB CU ATM transactions
- Bill payments using Telephone or Internet Banking

This package includes:

- Free deposits**
- 4 free deposit books per year
- Free night deposit service (1 bag 2 keys)
- Monthly statements with imaged cheques
- No monthly administration fee

Regular charges apply to all transactions that exceed the maximum transaction limit and to services not included in the package

## Non-Profit Organization

An interest bearing account that allows, without charge, the following:

- 10 debit transactions (cash withdrawals, clearing cheques pre-authorized payments)
- 1 free deposit book
- Monthly statements with imaged cheques
- No monthly administration fee

Regular charges apply to all transactions that exceed the maximum transaction limit and to services not included in the package

## Pay-As-You-Go

All transactions are subject to regular business account service charges as outlined below. A \$10.00 monthly maintenance fee is applicable.

## Regular Business Service Charges

|   |        |
|---|--------|
| -Clearing cheque                                  | \$0.85 |
| -Cash withdrawals                                 | \$0.85 |
| -Pre-authorized debit                             | \$0.85 |
| -Interac Direct Payment                           | \$0.85 |
| -Rejected pre-auth debit                          | \$5.00 |
| -US cheque on CDN account                         | \$5.00 |
| -Interac ATM withdrawal                           | \$1.50 |
| -Circuit ATM transaction                          | \$1.50 |
| -Cirrus ATM transaction-US                        | \$2.50 |
| -Cirrus ATM transaction-Intl                      | \$5.00 |
| -Bill payment-in branch                           | \$2.00 |
| -Bill payment using Telephone or Internet Banking | \$0.50 |

|  |  |
|--|--|
| -NSF charge                                | \$35.00  |
| -Overdraft fee                             | \$5.00   |
| -Transfer to cover O/D                     | \$3.00   |
| -O/D telephone call                        | \$5.00   |
| -Chargeback                                | \$5.00   |
| -Bank Confirmation                         | \$25.00  |
| -Credit check completion                   | \$15.00  |
| -Notice                                    | \$25.00  |
| -Cheque certification by issuer            | \$5.00   |
| -Cheque certification by other than issuer | \$10.00  |
| -Stop payment/complete info                | \$5.00   |
| -Stop payment/incomplete info              | \$10.00  |
| -Cheques received on collection            | \$20.00  |
| -Primary order                             | \$5.00   |
| -Money order CDN                           | \$6.00   |
| -US draft                                  | \$6.00   |
| -Cheque trace                              | \$20.00  |
| -Statement mail out                        | \$2.00   |
| -Duplicate statement                       | \$5.00   |
| -Interim statement                         | \$2.50   |
| -Record search \$30.00/hr                  |  |
|  | Minimum charge: \$15.00                              |
| -Photocopy-per page                        | \$0.25   |
| -Fax-per page                              | \$1.00   |
| -Wire Funds                                | \$10.00 and up depending on currency and destination |
| -Safety deposit box (SDB)                  | \$35.00-\$100.00                                     |
| -Drill safety deposit box                  | cost +\$25.00  |
| -Cut duplicate SDB key                     | cost +\$10.00  |
| -Duplicate receipts (T-5, RRSP, etc)       | \$2.50   |
| -Night deposit bag                         | \$ 8.00  |
| -Replacement key for night deposit         | \$10.00  |
| -Disposable night deposit bags             | 100 /\$15.00   |
| -Monthly CAFT access fee                   | \$15.00  |
| -Transaction fee for CAFT                  | \$0.25   |
| -Process US cheque under \$25.00           | \$2.50   |