

Service Fee- Adjustments



Effective November 1, 2022

	NOW	AFTER NOV. 1, 2022
ACCOUNT NAME	KUDOS ACCOUNT	ESSENTIAL ACCOUNT
	PAY AS YOU GO AFTER 1ST 25 TRANSACTIONS	PAY AS YOU GO AFTER 1ST 25 TRANSACTIONS
MONTHLY ACCOUNT FEE		
# OF TRANSACTION ALLOWABLE FOR MONTHLY FEE	25	25
INTEREST RATE	0.00%	0.00%
MINIMUM BALANCE TO RECEIVE INTEREST	NA	NA
MINIMUM BALANCE TO WAIVE FEE	NA	NA
IN-BRANCH TRANSACTION COSTS	FREE TO \$1.50	\$0.25 TO \$1.75
CHEQUE PROCESSING	\$0.65	\$0.75
ELECTRONIC TRANSACTION COSTS	FREE	FREE TO \$1.50
Interac E-TRANSFERS INCOMING / OUTGOING - CAD	FREE	FREE
PRE-AUTHORIZED EXTERNAL WITHDRAWALS	\$0.65	\$0.75
DIRECT PAYMENT/POS	\$0.65	\$0.75
COVERDRAFT	FREE	FREE
ACCOUNT STATEMENT - ELECTRONIC	FREE	FREE
ACCOUNT STATEMENT - PAPER/MAILED	\$2.00	\$5
OCU ATM WITHDRAWAL	FREE	FREE
EXCHANGE ATM WITHDRAWAL	FREE	FREE
NON-EXCHANGE ATM WITHDRAWAL	\$1.50	\$2
US AND INTERNATIONAL ATM WITHDRAWAL	\$3.00	\$4

We're here to help you understand our fees and, when possible, reduce or avoid them. If you have any questions or concerns, please drop by your local branch, call 250-495-6522 or email contact@ocubc.com. Visit <https://ocubc.com/changes-being-made-to-service-charges-effective-november-1st-2022/> for more information.

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	NOW	AFTER NOV. 1, 2022
ACCOUNT NAME	PERSONAL CHEQUING	ESSENTIAL ACCOUNT
MONTHLY ACCOUNT FEE	PAY AS YOU GO	PAY AS YOU GO
# OF TRANSACTION ALLOWABLE FOR MONTHLY FEE	NA	NA
INTEREST RATE	0.00%	0.00%
MINIMUM BALANCE TO RECEIVE INTEREST	NA	NA
MINIMUM BALANCE TO WAIVE FEE	NA	NA
IN-BRANCH TRANSACTION COSTS	FREE TO \$1.50	\$0.25 TO \$1.75
CHEQUE PROCESSING	\$0.65	\$0.75
ELECTRONIC TRANSACTION COSTS	FREE	FREE TO \$1.50
Interac E-TRANSFERS INCOMING / OUTGOING - CAD	FREE	FREE
PRE-AUTHORIZED EXTERNAL WITHDRAWALS	\$0.65	\$0.75
DIRECT PAYMENT/POS	\$0.65	\$0.75
COVERDRAFT	FREE	FREE
ACCOUNT STATEMENT - ELECTRONIC	FREE	FREE
ACCOUNT STATEMENT - PAPER/MAILED	\$2.00	\$5
OCU ATM WITHDRAWAL	FREE	FREE
EXCHANGE ATM WITHDRAWAL	FREE	FREE
NON-EXCHANGE ATM WITHDRAWAL	\$1.50	\$2
US AND INTERNATIONAL ATM WITHDRAWAL	\$3.00	\$4

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	NOW	AFTER NOV. 1, 2022
ACCOUNT NAME	MAXIMIZER	CORE ACCOUNT
MONTHLY ACCOUNT FEE	\$13	\$15
# OF TRANSACTION ALLOWABLE FOR MONTHLY FEE	UNLIMITED	UNLIMITED
INTEREST RATE	0.00%	0.00%
MINIMUM BALANCE TO RECEIVE INTEREST	NA	NA
MINIMUM BALANCE TO WAIVE FEE	NA	NA
IN-BRANCH TRANSACTION COSTS		
CHEQUE PROCESSING		
ELECTRONIC TRANSACTION COSTS		
Interac E-TRANSFERS INCOMING / OUTGOING - CAD	INCLUDED	INCLUDED
PRE-AUTHORIZED EXTERNAL WITHDRAWALS		
DIRECT PAYMENT/POS		
COVERDRAFT		
ACCOUNT STATEMENT - ELECTRONIC		
ACCOUNT STATEMENT - PAPER/MAILED	\$2.00	\$5
OCU ATM WITHDRAWAL	FREE	FREE
EXCHANGE ATM WITHDRAWAL	FREE	FREE
NON-EXCHANGE ATM WITHDRAWAL	\$1.50	\$2
US AND INTERNATIONAL ATM WITHDRAWAL	\$3.00	\$4

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	NOW	AFTER NOV. 1, 2022
ACCOUNT NAME	GOLDEN CHEQUING	CORE+ ACCOUNT
MONTHLY ACCOUNT FEE	NO FEE FOR MEMBERS 60+	NO FEE FOR MEMBERS 60+
# OF TRANSACTION ALLOWABLE FOR MONTHLY FEE	UNLIMITED	UNLIMITED
INTEREST RATE	0.00%	0.00%
MINIMUM BALANCE TO RECEIVE INTEREST	NA	NA
MINIMUM BALANCE TO WAIVE FEE	NA	NA
IN-BRANCH TRANSACTION COSTS		
CHEQUE PROCESSING		
ELECTRONIC TRANSACTION COSTS		
Interac E-TRANSFERS INCOMING / OUTGOING - CAD	INCLUDED	INCLUDED
PRE-AUTHORIZED EXTERNAL WITHDRAWALS		
DIRECT PAYMENT/POS		
COVERDRAFT		
ACCOUNT STATEMENT - ELECTRONIC		
ACCOUNT STATEMENT - PAPER/MAILED	\$2.00	\$5
OCU ATM WITHDRAWAL	FREE	FREE
EXCHANGE ATM WITHDRAWAL	FREE	FREE
NON-EXCHANGE ATM WITHDRAWAL	\$1.50	\$2
US AND INTERNATIONAL ATM WITHDRAWAL	\$3.00	\$4

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	NOW	AFTER NOV. 1, 2022
ACCOUNT NAME	USD	USD
MONTHLY ACCOUNT FEE	\$0.00	\$0
# OF TRANSACTION ALLOWABLE FOR MONTHLY FEE	PAY AS YOU GO	PAY AS YOU GO
INTEREST RATE	NA	0.00%
MINIMUM BALANCE TO RECEIVE INTEREST	NA	NA
MINIMUM BALANCE TO WAIVE FEE	NA	NA
IN-BRANCH TRANSACTION COSTS	FREE TO \$1.50	\$0.25 TO \$1.75
CHEQUE PROCESSING	\$0.65	\$0.75
ELECTRONIC TRANSACTION COSTS	FREE	FREE TO \$1.50
Interac E-TRANSFERS INCOMING / OUTGOING - CAD	FREE	FREE
PRE-AUTHORIZED EXTERNAL WITHDRAWALS	NA	NA
DIRECT PAYMENT/POS	NA	NA
COVERDRAFT	NA	NA
ACCOUNT STATEMENT - ELECTRONIC	FREE	FREE
ACCOUNT STATEMENT - PAPER/MAILED	\$2.00	\$5
OCU ATM WITHDRAWAL	NA	NA
EXCHANGE ATM WITHDRAWAL	NA	NA
NON-EXCHANGE ATM WITHDRAWAL	NA	NA
US AND INTERNATIONAL ATM WITHDRAWAL	NA	NA

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	NOW	AFTER NOV. 1, 2022
ACCOUNT NAME	PLAN24 REGULAR	MOMENTUM
MONTHLY ACCOUNT FEE	PAY AS YOU GO	PAY AS YOU GO
# OF TRANSACTION ALLOWABLE FOR MONTHLY FEE	NA	NA
INTEREST RATE	0.05%	0.05%
MINIMUM BALANCE TO RECEIVE INTEREST	\$0	\$0
MINIMUM BALANCE TO WAIVE FEE	NA	NA
IN-BRANCH TRANSACTION COSTS	FREE TO \$1.50	\$0.25 TO \$1.75
CHEQUE PROCESSING	\$0.65	\$0.75
ELECTRONIC TRANSACTION COSTS	FREE	FREE TO \$1.50
Interac E-TRANSFERS INCOMING / OUTGOING - CAD	FREE	FREE
PRE-AUTHORIZED EXTERNAL WITHDRAWALS	\$0.65	NA
DIRECT PAYMENT/POS	\$0.65	NA
COVERDRAFT	FREE	NA
ACCOUNT STATEMENT - ELECTRONIC	FREE	FREE
ACCOUNT STATEMENT - PAPER/MAILED	\$2.00	\$5
OCU ATM WITHDRAWAL	FREE	FREE
EXCHANGE ATM WITHDRAWAL	FREE	FREE
NON-EXCHANGE ATM WITHDRAWAL	\$1.50	\$2
US AND INTERNATIONAL ATM WITHDRAWAL	\$3.00	\$4

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	NOW	AFTER NOV. 1, 2022
ACCOUNT NAME	PLAN24 GOLDEN	MOMENTUM +
MONTHLY ACCOUNT FEE	WAIVED	WAIVED
# OF TRANSACTION ALLOWABLE FOR MONTHLY FEE	NA	NA
INTEREST RATE	0.05%	0.05%
MINIMUM BALANCE TO RECEIVE INTEREST	\$0	\$0
MINIMUM BALANCE TO WAIVE FEE		
IN-BRANCH TRANSACTION COSTS		
CHEQUE PROCESSING		
ELECTRONIC TRANSACTION COSTS	INCLUDED	INCLUDED
Interac E-TRANSFERS INCOMING / OUTGOING - CAD		
PRE-AUTHORIZED EXTERNAL WITHDRAWALS		
DIRECT PAYMENT/POS		
COVERDRAFT	NA	NA
ACCOUNT STATEMENT - ELECTRONIC	FREE	FREE
ACCOUNT STATEMENT - PAPER/MAILED	\$2.00	\$5
OCU ATM WITHDRAWAL	FREE	FREE
EXCHANGE ATM WITHDRAWAL	FREE	FREE
NON-EXCHANGE ATM WITHDRAWAL	\$1.50	\$2
US AND INTERNATIONAL ATM WITHDRAWAL	\$3.00	\$4

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	NOW	AFTER NOV. 1, 2022
ACCOUNT NAME	ACCELERATOR	ACCELERATOR
MONTHLY ACCOUNT FEE	\$0	\$0
# OF TRANSACTION ALLOWABLE FOR MONTHLY FEE	2 FREE	2 FREE
INTEREST RATE	PAID	PAID
MINIMUM BALANCE TO RECEIVE INTEREST	\$0	\$0
MINIMUM BALANCE TO WAIVE FEE	NA	NA
IN-BRANCH TRANSACTION COSTS	\$4.50	\$4.50
CHEQUE PROCESSING	\$4.50	\$4.50
ELECTRONIC TRANSACTION COSTS	\$4.50	\$4.50
Interac E-TRANSFERS INCOMING / OUTGOING - CAD	\$4.50	\$4.50
PRE-AUTHORIZED EXTERNAL WITHDRAWALS	NA	NA
DIRECT PAYMENT/POS	NA	NA
COVERDRAFT	NA	NA
ACCOUNT STATEMENT - ELECTRONIC	FREE	FREE
ACCOUNT STATEMENT - PAPER/MAILED	\$2	\$5
OCU ATM WITHDRAWAL	FREE	FREE
EXCHANGE ATM WITHDRAWAL	FREE	FREE
NON-EXCHANGE ATM WITHDRAWAL	\$1.50	\$2
US AND INTERNATIONAL ATM WITHDRAWAL	\$3.00	\$4

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	NOW	AFTER NOV. 1, 2022
ACCOUNT NAME	ESTATE	ESTATE
MONTHLY ACCOUNT FEE	\$5 1ST 24 MOS./ \$20 AFTER 24 MOS.	\$5 1ST 24 MOS./ \$20 AFTER 24 MOS.
# OF TRANSACTION ALLOWABLE FOR MONTHLY FEE	PAY AS YOU GO	5
INTEREST RATE	0.00%	0.00%
MINIMUM BALANCE TO RECEIVE INTEREST	NA	NA
MINIMUM BALANCE TO WAIVE FEE	NA	NA
IN-BRANCH TRANSACTION COSTS	FREE TO \$1.50	\$0.25 TO \$1.75
CHEQUE PROCESSING	\$0.65	\$0.75
ELECTRONIC TRANSACTION COSTS	FREE	FREE TO \$1.50
Interac E-TRANSFERS INCOMING / OUTGOING - CAD	FREE	FREE
PRE-AUTHORIZED EXTERNAL WITHDRAWALS	\$0.65	\$0.75
DIRECT PAYMENT/POS	\$0.65	\$0.75
COVERDRAFT	FREE	FREE
ACCOUNT STATEMENT - ELECTRONIC	FREE	FREE
ACCOUNT STATEMENT - PAPER/MAILED	\$2.00	\$5
OCU ATM WITHDRAWAL	NA	NA
EXCHANGE ATM WITHDRAWAL	NA	NA
NON-EXCHANGE ATM WITHDRAWAL	NA	NA
US AND INTERNATIONAL ATM WITHDRAWAL	NA	NA

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