

Other Accounts

CU START®

Designed for newcomers to our area to help get established financially.

Features may include:

- No fee banking for 1 year
- Unlimited Transactions
- Safety Deposit Box free for 1 year
- Welcome to town gift

Foreign Transactions

US Accounts

Choose any of our account packages for your US Account.

International Fees

Foreign Cash Request	\$10.00
US/International Wires	Add \$5.00 to regular fee
Incoming Wires	\$20.00
Out of Country ATM	\$3.60

Foreign Currency ATM and POS Debit or Mobile Transactions:

Foreign currency Debit Card transactions are processed by our foreign network partners (Mastercard International, NYCE), who determine the currency conversion rate. A 2.5% administration fee is added to the transaction amount presented for authorization on your account. Additional fees may be charged by ATM owners as part of the transaction amount.

Other Services & Fees

The following fees are not included in the monthly package and have an additional fee.

Incoming Wires	
Complete Information	\$15.00
Missing Information	\$25.00
Canadian Wires	
< \$10,000 to Credit Union	\$20.00
to Bank	\$25.00
\$10,000 - \$50,000	\$35.00
> \$50,000	\$45.00
In Person Bill Payment	\$1.00
Certified Cheques	\$7.00
Online Bill Payment	\$0.50
Stop Payment	\$8.00
Insufficient Funds	\$5.00
Returned Item/Chargeback	\$30.00
Interac e-Transfer ¹	\$1.50
Overdraft Transfer	\$0.50
Replacement Card	\$5.00
Rush Card Order	\$25.00
Monthly Statement Copy	\$2.00
Safety Deposit Box	
Small	\$35.00
Large	\$50.00
Cheque Orders	At cost
Non-credit union ATM	\$2.10
Phone Request	\$2.00

¹Free with the unlimited accounts.

Loan Fees

Loan Application	\$50.00
Loan Processing	\$25.00
Commercial/Ag Application	0.25%, min of \$100
Mortgage Renewal	\$50.00
LOC/Quick Loan Renewal Fee	
< \$5000	\$25.00
\$5001 - \$10,000	\$50.00
> \$10,000	\$100.00
Bank Act	\$10.00
PPSA Search	\$7.00
PPSA Registration per year	\$10.00
PPSA Amendment	\$10.00
PPSA Registration	\$25.00
Land Titles Search	\$11.00
Land Titles Amendment	\$54.00
Corp Search	\$5.00
Income Tax 2nd Request	\$50.00
LOC Margining	\$25.00
Incoming Credit Check	\$25.00
Bank Confirmation	\$25.00
Mortgage Transfer Out	\$200.00
Skip a Payment Request	\$25.00

Non-Member Fees

Bill Payment	\$2.00
Certified Cheques	\$7.00
Cheque Cashing	1%, min of \$5



(306) 658-2152

Fax (306) 658-2153

PO Box 220

300 Main Street

Landis SK S0K 2K0

Monday-Friday 9:00 - 4:30

Closed for lunch 12:00 - 1:00

www.landiscu.ca

November 1, 2018

Serving members
since 1942



Chequing

All chequing accounts offer:

- Monthly Online Statements
- Online Banking Access
- Unlimited Deposits
- Debit Card Access

Transactions above the monthly amount:

Electronic \$0.75 each
Debit Card, Global Payment Card, Electronic Funds Transfer, Pre-authorized Payments

Paper Based \$1.00 each
Cheques, In Person Transfers or Withdrawals

Personal Packages

Account Package	Monthly Fee
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Basic	min \$1.00
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Pay per transaction

Tier 1	\$4.00
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10 debits per month

Tier 2	\$8.00
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20 debits per month

Tier 3	\$12.00
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Unlimited debits
Free Interac e-Transfers
Free Online Bill Payments

Chequing

Commercial & Farming

Account Package	Monthly Fee
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Basic	min \$1.00
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Pay per transaction

Tier 1	\$15.00
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20 debits per month

Tier 2	\$25.00
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35 debits per month

Tier 3	\$40.00
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60 debits per month

Tier 4	\$50.00
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Unlimited debits
Free Interac e-Transfers
Free Online Bill Payments

AgriInvest Account

Tiered interest rates based on account balance

Non-Profit & Service Clubs

Unlimited transactions	\$2.00/month
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Estates

Unlimited transactions	\$5.00/month
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Chequing

Youth Packages

Interest accumulated daily and paid monthly

Account Package	Age
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FAT CAT®	5-11
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No Monthly Service Charges
Collect Kitty Cash on deposits

HEADSTART®	12-18
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No Monthly Service Charges
Free Personalized Cheques
Free e-Transfers and Online Bill Payments

StudentChoice®	up to 25
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For those attending post secondary education
No Monthly Service Charges
Free Personalized Cheques
Free e-Transfers and Online Bill Payments

Seniors Packages

Account Package	Monthly Fee
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For those 60 plus

Tier 1	\$0.00
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20 debits per month

Tier 2	\$6.00
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Unlimited debits
Free e-Transfers and Online Bill Payments

Savings

Interest accumulated daily and paid monthly

Premium Investment Savings

Basic

2 Free debits per month
Pay per transaction after that

Higher Transaction Volume

Choose anyone of the chequing account packages to attach to your savings account, if you plan to do many transactions from your savings account.

CUSAVE®

This account is designed as a self-serve investment account. Have the benefit of earning interest on your money and be able to access your money at any time.

Unlimited Online banking transfers.
4 CU ATM withdrawals/month FREE.

In branch withdrawal/transfer	\$5.00
Pre-authorized debit	\$5.00
In Person Bill Payments	\$1.00
Online Bill Payments	\$0.75

Term Deposits/RRSP's/TFSA's/RRIF's/RESP's

Stop by the branch or give us a call to find out about our rates. We have lots of options to suit your needs.