

# WE'RE UPDATING OUR SERVICE & ACCOUNT FEES

EFFECTIVE AUGUST 1, 2025

At Niverville Credit Union, we're committed to providing transparent and competitive financial services.

Visit our website or connect with us to review upcoming changes to our fee structure.

Enjoy Free & reduced Interac e-transfer fees with select accounts.

At Niverville Credit Union, we're committed to providing transparent and competitive financial services. We want to announce that effective August 1, 2025, there will be changes made to our service charges, to reflect current market conditions.

## Why are fees changing?

Niverville Credit Union reviews our service fees regularly to ensure they remain competitive in the marketplace and to ensure we're covering our costs. Although we conduct regular reviews, most of our service charges have not been adjusted since June 1st, 2015. We work hard to keep our service fees low.

## What are some of the major changes?

- You can view the new packages here:  
<https://www.nivervillecu.mb.ca/personal/accounts>  
<https://www.nivervillecu.mb.ca/business/accounts>
- All Interact e-Transfer fees for personal and business accounts have decreased from \$1.50 per e-Transfer to \$1.00.
- Some of our packages now include FREE e-Transfers which will appear as a credit at the end of the month.
- Personal regular chequing package changed from \$10.00 waived for minimum \$1,000.00 balance to 1 free debit or cheque per \$400.00 monthly balance.
- Business chequing changed from 1 free cheque or debit for every minimum \$300.00 monthly balance to \$400.00 monthly balance.
- Slight increase to individual cheque and debit fees.
- Slight monthly fee increase to all packages.
- US chequing and US savings are unchanged.

## **What You Can Do.**

- Review your account usage vs included transactions.
- Compare current and future fees across packages.
- You can change your account packages at any time.
- Maintain a qualifying balance to avoid fees.
- Please call or drop by one of our branches and one of our team members will be happy to assist you.