

Business Operating Accounts & Services



	Business Essential	Business Extra	Business Elite	Business Explore US Chequing	Community Builder
Account Details					
Account Fee	\$6.00 / month	\$25.00 / month	\$70.00 / month	\$10 US / month	No Charge
# of Free Debits per Month	N/A	50	Unlimited	N/A	20
Per Item Debit Fee	\$1.25	\$1.25 (if over 50 Free Debits)	N/A	\$1.25 US	\$1.00 (if over 20 Free Debits)
Paper Statements	No Charge	No Charge	No Charge	No Charge	\$2.00 per statement
In-Branch Deposits	Unlimited; No charge	Unlimited; No Charge	Unlimited; No Charge	Unlimited; No Charge	Unlimited; No Charge
ATM Transactions					
Deposit (Any Credit Union)	Unlimited; No Charge	Unlimited; No Charge	Unlimited; No Charge	N/A	Unlimited; No Charge
Inquiry (Any Credit Union)	Unlimited; No Charge	Unlimited; No Charge	Unlimited; No Charge	N/A	Unlimited; No Charge
Bill Payments (Any Credit Union)	\$1.50 per bill; plus \$1.25	\$1.25 per bill (if over 50 Free Debits)	Unlimited; No Charge	N/A	\$1.00 per bill (if over 20 Free Debits)
Transfer (Any Credit Union)	\$1.25	\$1.25 (if over 50 Free Debits)	Unlimited; No Charge	N/A	\$1.00 (if over 20 Free Debits)
Withdrawal (Any Credit Union)*	\$1.25	\$1.25 (if over 50 Free Debits)	Unlimited; No Charge	N/A	\$1.00 (if over 20 Free Debits)
Withdrawal (Other Financial Institutions)*	\$1.50; plus \$1.25	\$1.50; plus \$1.25 (if over 50 Free Debits)	\$1.50	N/A	\$1.50; plus \$1.00 (if over 20 Free Debits)
Withdrawal (International)*	\$3.00; plus \$1.25	\$3.00; plus \$1.25 (if over 50 Free Debits)	\$3.00	N/A	\$3.00; plus \$1.00 (if over 20 Free Debits)

* To make a withdrawal at an ATM, be sure the card network symbols on the back of your card match the ones on the ATM.

	Business Essential	Business Extra	Business Elite	Business US Chequing	Community Builder
Debit Items					
AFT (Automated Funds Transfer)	\$1.25	\$1.25 (if over 50 Free Debits)	Unlimited; No Charge	\$1.25 US	\$1.00 (if over 20 Free Debits)
Cheque	\$1.25	\$1.25 (if over 50 Free Debits)	Unlimited; No Charge	\$1.25 US	\$1.00 (if over 20 Free Debits)
Direct Payment / Point Of Sale Purchase	\$1.25	\$1.25 (if over 50 Free Debits)	Unlimited; No Charge	N/A	\$1.00 (if over 20 Free Debits)
In-Branch Cash Withdrawal	\$1.25	\$1.25 (if over 50 Free Debits)	Unlimited; No Charge	\$1.25 US	\$1.00 (if over 20 Free Debits)
In-Branch Bill Payment	\$1.50 per bill; plus \$1.25	\$1.25 per bill (if over 50 Free Debits)	Unlimited; No Charge	N/A	\$1.00 (if over 20 Free Debits)
Internet Banking					
Online Bill Payments	\$1.25	\$1.25 per bill (if over 50 Free Debits)	Unlimited; No Charge	N/A	\$1.00 (if over 20 Free Debits)
Inquiries	Unlimited; No Charge	Unlimited; No Charge	Unlimited; No Charge	Unlimited; No Charge	Unlimited; No Charge
Loan Payments	\$1.25	\$1.25 (if over 50 Free Debits)	Unlimited; No Charge	N/A	\$1.00 (if over 20 Free Debits)
Transfers (Immediate, Scheduled, Recurring)	\$1.25	\$1.25 (if over 50 Free Debits)	Unlimited; No Charge	N/A	\$1.00 (if over 20 Free Debits)
Receive <i>Interac</i> e-Transfer®	Unlimited; No Charge	Unlimited; No Charge	Unlimited; No Charge	N/A	Unlimited; No Charge
Send <i>Interac</i> e-Transfer®	\$1.50 per transfer; plus \$1.25	\$1.50/transfer; plus \$1.25 (if over 50 Free Debits)	\$1.50 per transfer	N/A	\$1.50/transfer; plus \$1.00 (if over 20 Free Debits)
View Images of Cleared Cheques	Unlimited; No Charge	Unlimited; No Charge	Unlimited; No Charge	Unlimited; No Charge	Unlimited; No Charge
eStatements	Unlimited; No Charge	Unlimited; No Charge	Unlimited; No Charge	Unlimited; No Charge	Unlimited; No Charge

- Our Business Essential Account is ideal for businesses that typically have a low number of routine debits.
- Our Business Extra Account is designed for businesses that have at least 30 debit transactions per month.
- Our Business Elite Account is the best choice for businesses with a high number of transactions each month.
- Our Community Builder Account is available for all not-for-profit groups, service clubs, charities and community organizations.

Business Savings Accounts & Services



	Business Enterprise Savings	Business Explore US Savings
Account Details		
Monthly Account Fee	No Charge	No Charge
# of Free Debits per Month	2	2
Per Item Debit Fee	\$2.50 (if over 2 Free Debits)	\$2.50 US (if over 2 Free Debits)
Interest Calculated	Daily on lowest daily balance	Daily on lowest daily balance (over \$5,000 US)
Interest Paid	Monthly at month end	Monthly at month end
In-Branch Deposits	Unlimited; No Charge	Unlimited; No Charge
Paper Statements	Unlimited; No Charge	Unlimited; No Charge
ATM Transactions		
Deposit (Any Credit Union)	Unlimited; No Charge	N/A
Inquiry (Any Credit Union)	Unlimited; No Charge	N/A
Bill Payments (Any Credit Union)	\$1.50 per bill; plus \$2.50 (if over 2 Free Debits)	N/A
Transfer (Any Credit Union)	\$2.50 per item (if over 2 Free Debits)	N/A
Withdrawal (Any Credit Union)*	\$2.50 per item (if over 2 Free Debits)	N/A
Withdrawal (Other Financial Institutions)*	\$1.50; plus \$2.50 (if over 2 Free Debits)	N/A
Withdrawal (International)*	\$3.00; plus \$2.50 (if over 2 Free Debits)	N/A

* To make a withdrawal at an ATM, be sure the card network symbols on the back of your card match the ones on the ATM.

Business Enterprise Savings

Business Explore US Savings

Debit Items	Business Enterprise Savings	Business Explore US Savings
AFT (Automated Funds Transfer)	\$2.50 (if over 2 Free Debits)	\$2.50 US (if over 2 Free Debits)
Cheque	\$10.00; plus \$2.50 (if over 2 Free Debits)	\$10.00 US; plus \$2.50 US (if over 2 Free Debits)
Direct Payment / Point Of Sale Purchase	\$2.50 (if over 2 Free Debits)	N/A
In-Branch Cash Withdrawal	\$2.50 (if over 2 Free Debits)	\$2.50 US (if over 2 Free Debits)
In-Branch Bill Payment	\$1.50 per bill; plus \$2.50 (if over 2 Free Debits)	N/A
In-Branch Account Transfers	\$2.50 per transfer (if over 2 Free Debits)	\$2.50 US per transfer (if over 2 Free Debits)

Internet Banking	Business Enterprise Savings	Business Explore US Savings
Online Bill Payments	\$2.50 per item (if over 2 Free Debits)	N/A
Inquiries	Unlimited; No Charge	Unlimited; No Charge
Loan Payments	\$2.50 (if over 2 Free Debits)	N/A
Transfers (Immediate, Scheduled, Recurring)	\$2.50 per transfer (if over 2 Free Debits)	N/A
Receive <i>Interac</i> e-Transfer®	Unlimited; No Charge	N/A
Send <i>Interac</i> e-Transfer®	\$1.50 per transfer; plus \$2.50 (if over 2 Free Debits)	N/A
View Images of Cleared Cheques	Unlimited; No Charge	Unlimited; No Charge
eStatements	Unlimited; No Charge	Unlimited; No Charge

- CAD Savings Accounts may be accessed online, by stopping in to one of our branches, agencies or through an ATM.