

## Key Features

### Save on Monthly Fees

The monthly fee is waived if you maintain a minimum daily balance in your account during the month on all Operating Accounts except the e-Select account.

### Get Paid Faster

With *Interac®* e-Transfers for Business now included as part of our Standard Transactions, you can request and receive payments instantly without the extra fees.

### Unlimited Transactions

Operate worry free with unlimited Standard Transactions<sup>††</sup> on our e-Select and Signature Operating Account. (only certain transactions included)

### Switch your Account

Whether you're ramping up for the season or planning an expansion, with just a phone call to your branch, you can quickly and easily switch your Operating Account to avoid any excess service charges.

# YOUR BUSINESS

### Have some questions?

We're always here to answer all of your questions and help you find the right account for your business.



## Operating Accounts

Business accounts made for you.



# Operating Accounts

## Choosing the right Operating Account

Our selection of Operating Account Packages allows you to choose what is right for your business. From sporadic usage, to self-serve, to unlimited standard transactions, we have packages that cover it all.

**All our Operating Accounts come with Standard Transactions included as part of the monthly fee.** Performing any one of the following transactions would be considered a Standard Transaction:

### Standard Transactions<sup>†</sup>

#### In-Branch Transactions

Cheques<sup>†</sup>  
In-Branch Bill Payment<sup>††</sup>  
In Branch Deposit\*, Transfer or  
Withdrawal<sup>††</sup>

#### Electronic Transactions

CU ATM Deposit, Transfer or  
Withdrawal  
Deposit Anywhere  
Direct Deposits  
Interac® e-Transfers  
Interac® Flash  
In Store Purchase  
Mobile Wallet Purchase  
Online Bill Payment  
Online Transfers  
Pre-Authorized Debits  
Telepay™ Bill Payment  
Telepay™ Transfer

\*see package for included deposit content

## Items, Cash and Coin included in 3 packages

Cash, coins, and items (such as cheques) that are deposited are covered in 3 of our packages. Each deposit counts as a single standard transaction, and you will only incur charges if you deposit more than what is included in your package.

## Non-Profit

We offer reduced fees on all of our account packages for registered non-profits. All non-profit packages come with the same great features as the regular version. You get to choose what account is right for your non-profit.

	E-SELECT	SELECT	STANDARD	SIGNATURE
Monthly Fee				
Regular Price	\$6.00 /Month	\$7.00 /Month	\$25.00 /Month	\$80.00 /Month
Non-Profit Price	\$3.00 /Month	\$3.50 /Month	\$12.50 /Month	\$35.00 /Month
Minimum Daily Balance Required to Waive the Monthly Fee	N/A	\$6,000	\$20,000	\$65,000
Included Transactions				
Standard Transactions <sup>†</sup>	Unlimited electronic transactions	10/Transactions	40/Transactions	Unlimited
Number of Items Deposited (cheques)	-	10	40	200
Cash Deposited (Notes)	-	Up to \$2,000 /Month	Up to \$5,000 /Month	Up to \$20,000 /Month
Coin Deposited	-	Up to \$200 /Month	Up to \$500 /Month	Up to \$2,000 /Month
Point of Sale Deposits <sup>**</sup>	Unlimited	Available	Available	Unlimited
Online Me-to-Me transfers	Unlimited	Unlimited	Unlimited	Unlimited
Interac® e-Transfers	Unlimited	Included in Standard Transactions (10)	Included in Standard Transactions (40)	Unlimited
Additional Transactions				
Standard Transaction <sup>††</sup>	\$5.00/Transaction	\$125/Transaction	\$125/Transaction	Free
Item Deposited	\$0.20/Cheque	\$0.20/Cheque	\$0.20/Cheque	\$0.20/Cheque
Cash Deposited (Notes)	\$5.00 per \$1,000 in Notes	\$2.25 per \$1,000 in Notes	\$2.25 per \$1,000 in Notes	\$2.25 per \$1,000 in Notes
Coin Deposited	\$5.00 per \$100 in Coin	\$2.25 per \$100 in Coin	\$2.25 per \$100 in Coin	\$2.25 per \$100 in Coin
Cross Border Debit	\$150/Transaction	\$150/Transaction	\$150/Transaction	\$150/Transaction
Interac® ATM	\$150 /Withdrawal	\$150 /Withdrawal	\$150 /Withdrawal	\$150 /Withdrawal
International ATM*	\$4.00/Withdrawal	\$4.00 /Withdrawal	\$4.00 /Withdrawal	\$4.00 /Withdrawal
Non-encoded Cheques	\$10.00 / Cheque	\$5.00 / Cheque	\$5.00 / Cheque	\$5.00 / Cheque
Overdraft Fee	\$5.00/Item	\$5.00/Item	\$5.00/Item	\$5.00/Item
Record Keeping				
Online Statements with Cheque Images	Free	Free	Free	Free
Paper Statements with Cheque Images	N/A	\$3.00 /Month	\$3.00 /Month	\$3.00 /Month

For each cheque we honour where the account is overdrawn, and/or over their approved line of credit, there is a \$5 per item charge plus 21% interest charge while the account remains overdrawn.

All accounts and fees are subject to an annual review and may be higher than posted in certain situations.

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\*Additional fees, such as any terminal convenience, currency conversion, or usage fees, may be charged by third parties and added as part of the transaction amount.

† Certain transactions may not be available to certain accounts with Dual Signatures enabled.

† † These are in-branch transactions and are not considered standard transactions for the e-Select account.

Unlimited refers to use of the account that is reasonable of the average consumer for business daily use only. Any usage which is deemed to exceed what is reasonable business daily use will be reviewed and may be subject to additional fees.



**CREDIT  
UNIONS**