

BUSINESS ACCOUNT PACKAGES								
Account Type	Regular Business Chequing	Bronze Business Chequing	Silver Business Chequing	Platinum Business Chequing	Non-Profit Business Chequing	U.S. Chequing	Regular Business Savings	High Interest Business Savings
Account Designed for:	1 Free Transaction per \$500 minimum monthly balance included	Low volume account for small businesses who anticipate having up to 25 transactions per month	Mid volume account for businesses who anticipate having up to 60 transactions per month	High volume account for businesses who anticipate having up to 100 transactions per month	An account designed specifically for non-profit organizations	For businesses with the need to maintain US funds	A low fee savings account that pays interest on the daily closing balance	A high interest savings account that pays interest on the minimum monthly balance
Monthly Fee	\$5.00/Month	\$17.50/Month	\$37.50/Month	\$60.00/Month	No Monthly Fee	No Monthly Fee	No Monthly Fee	No Monthly Fee
Cheques or Pre-authorized Debits	\$0.75	Up to 25 combined transactions each month	Up to 60 combined transactions each month	Up to 100 combined transactions each month	Up to 20 combined transactions each month	\$1.00	\$0.75	Includes one free transaction per month
Debit Cards Purchases (POS)	\$0.75					N/A	\$0.75	
ATM Withdrawal (Credit Union ATM)	\$0.75					N/A	\$0.75	
Bill Payments (Online Banking and by TeleBanking)	\$0.75					N/A	\$0.75	
Cash Withdrawal (in Branch)	\$0.75					\$1.00	\$0.75	
Transfers (In Branch, Online Banking, TeleBanking or ATM)	\$0.75					\$1.00	\$0.75	
Deposits (in Branch)	\$0.75					Free	\$0.75	
Charges for Transactions in Excess of Limit	\$0.75	\$0.75	\$0.75	\$0.75	\$0.65	\$1.00	\$0.75	\$1.25
Pay-as-you-go Service Fees								
Transfers (System generated)	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Bill Payments (Over the counter)	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50
ATM Withdrawals (Non-Credit Union ATM)	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	N/A	N/A	N/A
POS Purchases (Cirrus Network US)	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	N/A	N/A	N/A
ATM Withdrawals (Cirrus Network US/International)	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	N/A	N/A	N/A
Statements - Produced Monthly	Included in Monthly Fee	Included in Monthly Fee	Included in Monthly Fee	Included in Monthly Fee	\$2.00	Included w/Canadian Chequing *	Included w/Canadian Chequing *	Included w/Canadian Chequing *
Cheque Order	Per order charge	Per order charge	Per order charge	Per order charge	Per order charge	Per order charge	Per order charge	Per order charge
Notes:	* Monthly fee does not apply if linked to a Canadian Chequing Account. If a Canadian Chequing account is not present, a monthly fee of \$2.00 will apply.							