

BUSINESS SAVINGS ACCOUNT

Make your money work harder with a Business Savings account, with tiered interest that pays a higher rate when your monthly balance is over \$5,000.

Transactions

- Credits to account per month 5 FREE
- Debits from account per month 2 FREE
- Each additional transaction \$2.00
- E-transfer \$1.50

Interest calculated daily, paid monthly (on savings account only). Higher interest rate on balance over \$5000.

ORGANIZATION ACCOUNT

The Organization account is a low-cost banking solution for teams, clubs and small not-for-profit groups.

- Monthly plan fee \$3.00
- Standard transactions included 10
- Avg. monthly balance to waive fee . . \$5000

Deposits

- Electronic FREE
- ATM or in-branch \$0.75

Transfers between YNCU Accounts

- Self-serve FREE
- In-branch \$0.75

- Withdrawals \$0.75
- POS transactions \$0.75
- Bill payments \$0.75
- Chequing clearing \$0.75

U.S. CHEQUING ACCOUNT

For the business that requires cheques and funds readily available in U.S. dollars.

- Monthly plan fee \$5.00 US
- Transactions 5 FREE
- Additional transactions \$0.75 US



**You run your business.
Count on us to take care
of the rest.**



Deposit Insurance

Eligible deposits in registered accounts have unlimited coverage through the Financial Services Regulatory Authority (FSRA). Eligible deposits (not in registered accounts) are insured up to \$250,000 through the Financial Services Regulatory Authority (FSRA).



Payfirma

In partnership with Payfirma, a leading Canadian payments company, we help our business members accept credit and debit cards online, in-stores, and on mobile devices. Visit yncu.com/yncu-payfirma to sign up for a free rate review or ask your YNCU business advisor today.



Business Visa

We have a suite of credit cards with varying features and benefits specifically for our business members. Experience exclusive benefits, services and generous rewards. Visit yncu.com/yncu-collabria to learn more and apply today!

YNCU.COM

CHOOSE A PARTNERSHIP THAT WORKS FOR YOU.

Business Banking Accounts



NO ONE CARES ABOUT YOUR BUSINESS MORE THAN YOU, BUT WE COME PRETTY DARN CLOSE.

Experience better banking for your business at YNCU:



Customizable

No two businesses are the same, so it makes sense that a “one size fits all” approach to banking isn’t going to cut it. At YNCU, we offer unique banking solutions optimized for your business.



Flexible

Enjoy banking with seamless experiences and special services that you can count on.



Convenient

Bank when it’s convenient for you - online or in-branch. You work hard for your business, and we make it easy to put your money to work for you.

Business Chequing Accounts

Match the needs of your business to one of the five account plans to save money on your day-to-day business banking.

Note: All business chequing accounts are non-interest bearing.

Business Flex

- Monthly plan..... \$5.00
- Avg. monthly balance to waive fee... \$5000
- FREE standard transactions included..... 5

Business 30

- Monthly plan..... \$15.00
- Avg. monthly balance to waive fee.. \$15000
- FREE standard transactions included..... 30
- Cash deposit included in plan..... \$10000

Business 60

- Monthly plan..... \$30.00
- Avg. monthly balance to waive fee.. \$30000
- FREE standard transactions included..... 60
- Cash deposit included in plan..... \$20000

Business 120

- Monthly plan..... \$60.00
- Avg. monthly balance to waive fee.. \$60000
- FREE standard transactions included.... 120
- Cash deposit included in plan..... \$30000

Business 200

- Monthly plan..... \$100.00
- Avg. monthly balance to waive fee. \$100000
- FREE standard transactions included... 200
- Cash deposit included in plan..... \$50000

Standard Transactions - Business Chequing



Deposits

- Electronic deposit..... FREE
- ATM or in-branch \$0.75
- Cash, per \$1000, over plan amount . . \$1.00
- Coin handling . .1% fee for deposit over \$50

Withdrawals

- ATM or in-branch \$0.75
- Cheque..... \$0.75
- POS Interac direct payment..... \$0.75
- Electronic withdrawal..... \$0.75

Transfers between YNCU accounts

- Self-serve FREE
- In-branch \$0.75

Bill Payments

- ATM or in-branch \$0.75
- Online..... \$0.75

All Business Accounts

Unlimited access: 24 hours a day, 7 days a week, anywhere you have internet access. Enjoy no surcharge at The Exchange Network ATMs.

ATM card

- New or replacement FREE
- Additional card..... \$10.00

Monthly statements

- Online consolidated e-statement . . . FREE
- Mailed, per account \$2.00

Interac withdrawals

- In Canada \$1.50
- Outside Canada \$3.00

Interac e-transfers

- E-transfer \$1.50

Service and fees not included in these account plans are listed on the Standard Service Fees.

