

## 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

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.



### 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.



**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 . . . . . \$5,000  
FREE standard transactions included . . . . . 5

### Business 30

Monthly plan . . . . . \$15.00  
Avg. monthly balance to waive fee . . . . . \$15,000  
FREE standard transactions included . . . . . 30  
Cash deposit included in plan . . . . . \$10,000

### Business 60

Monthly plan . . . . . \$30.00  
Avg. monthly balance to waive fee . . . . . \$30,000  
FREE standard transactions included . . . . . 60  
Cash deposit included in plan . . . . . \$20,000

### Business 120

Monthly plan . . . . . \$60.00  
Avg. monthly balance to waive fee . . . . . \$60,000  
FREE standard transactions included . . . . . 120  
Cash deposit included in plan . . . . . \$30,000

### Business 200

Monthly plan . . . . . \$100.00  
Avg. monthly balance to waive fee . . . . . \$100,000  
FREE standard transactions included . . . . . 200  
Cash deposit included in plan . . . . . \$50,000

## 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

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

