

BUSINESS CHEQUING PLANS

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

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.

ORGANIZATION ACCOUNT

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

US CHEQUING ACCOUNT

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

ALL ACCOUNTS

Unlimited Access

24 hours a day, 7 days a week, anywhere you have internet access.

SAFE AND SECURE

The Deposit Insurance Corporation of Ontario (DICO) provides deposit insurance, making sure your money is protected. Ask for details.

THE EXCHANGE® Network

Access ATMs across Canada without paying additional surcharges.

@THE EXCHANGE user licensed in Canada by Ficanex Services Limited partnership on behalf of Fiserv EFT®
INTERAC is a registered Trademark owned by Interac Inc. and is used under license.

BUSINESS VISA

We have a suite of credit cards specifically for our business members. With three cards with varying features and benefits, we are sure to offer the Business Visa that best meets the needs of your business, including the Visa Infinite Business Card, featuring exclusive benefits and services, and generous rewards. Visit www.communityfirst-yncu.com/CF-Collabria to learn more and apply today!

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 www.communityfirst-yncu.com/CF-Payfirma to sign up for a free rate review or ask your Community First business advisor today.

LOCATIONS

BAY STREET

289 Bay Street • Sault Ste. Marie
(705) 942-1000

TRUNK ROAD

535 Trunk Road • Sault Ste. Marie
(705) 942-1000

TIMMINS

146 Cedar Street South • Timmins
(705) 267-6481

MOBILE BANKING APP



WE SUPPORT LOCAL BUSINESS. BECAUSE WE ARE LOCAL BUSINESS.

BUSINESS ACCOUNT PACKAGES

Johnny, So Chiq Studio
Business Member



| BUSINESS PLANS | BUSINESS Flex | BUSINESS 30 | BUSINESS 60 | BUSINESS 120 | BUSINESS 200 |
|--|----------------------|--------------------|--------------------|---------------------|---------------------|
| Monthly Plan | \$5.00 | \$15.00 | \$30.00 | \$60.00 | \$100.00 |
| Avg. monthly balance to waive fee | \$5,000 | \$15,000 | \$30,000 | \$60,000 | \$100,000 |
| FREE Standard Transactions included | 5 | 30 | 60 | 120 | 200 |
| Cash deposit included in plan ¹ | N/A | \$10,000 | \$20,000 | \$30,000 | \$50,000 |

STANDARD TRANSACTIONS

DEPOSITS

| | |
|---|--------|
| Electronic deposit | FREE |
| In-branch, ATM | \$0.75 |
| ¹ Cash, per \$1,000, over plan amt | \$1.00 |
| Coin handling - 1% fee for deposit over \$50 | |

WITHDRAWALS

| | |
|----------------------------|--------|
| In Branch, ATM | \$0.75 |
| Cheque | \$0.75 |
| POS Interac Direct Payment | \$0.75 |
| Electronic withdrawal | \$0.75 |

TRANSFERS BETWEEN ACCOUNTS

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

BILL PAYMENTS

| | |
|-----------------------------|--------|
| In Branch, ATM | \$0.75 |
| Online or telephone banking | \$0.75 |

ORGANIZATION ACCOUNT

| | |
|-----------------------------------|---------|
| Monthly Plan Fee | \$3.00 |
| Standard Transactions included | 10 |
| Avg. monthly balance to waive fee | \$5,000 |
| Deposits | |
| Electronic | FREE |
| ATM or in-branch | \$0.75 |
| Transfers between Accounts | |
| Self-serve | FREE |
| In-branch | \$0.75 |
| Withdrawals | \$0.75 |
| POS transactions | \$0.75 |
| Bill payments | \$0.75 |
| Cheque clearing | \$0.75 |

BUSINESS SAVINGS ACCOUNT

| | |
|--|--------|
| Interest calculated daily, paid monthly | |
| Higher interest rate on balance over \$5,000 | |
| 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 accounts only | |

U.S. CHEQUING ACCOUNT

| | |
|-------------------------|-----------|
| Monthly Plan Fee | \$5.00 US |
| 5 FREE transactions | |
| Additional transactions | \$0.75 US |

ALL ACCOUNTS

| | |
|--|---------|
| ATM card - new or replacement | FREE |
| Additional card | \$10.00 |
| Monthly statements: | |
| Online consolidated e-statement: | FREE |
| Printed or mailed, per account | \$2.00 |
| Interac Withdrawals: | |
| In Canada | \$1.50 |
| Outside Canada | \$3.00 |
| No surcharge at The Exchange Network ATMs | |
| Services and fees not included in these account plans are listed on the Standard Service Fees. | |



WWW.COMMUNITYFIRST-YNCU.COM/BUSINESSACCOUNTS

Effective May 1, 2018