



## Business Account Fees

Effective January 1, 2016

	Mind your Business Chequing	Busy Business Chequing	Bustling Business Chequing	Community Cultivator Chequing*	Business Savings	US Savings
Account Type	Chequing Accounts				Savings Accounts	
Monthly Fee	5.50	12.50	19.50	0.00	0.00	0.00
Record Keeping**						
Electronic Statement	Free	Free	Free	Free	Free	Free
Electronic Cheque Images	Free	Free	Free	Free	n/a	n/a
Transactions included***	10	30	50	-	-	-
	✓ = unlimited					
<b>Self-service transactions</b>						
Cheque clearing	0.50	0.50	0.50	✓	n/a	n/a
Pre-authorized debit	0.50	0.50	0.50	✓	n/a	n/a
Pre-authorized credit	✓	✓	✓	✓	✓	n/a
Automatic transfer	✓	✓	✓	✓	✓	n/a
Online/telephone transfer	✓	✓	✓	✓	✓	n/a
Online/telephone bill payment	✓	✓	✓	✓	0.50	n/a
<b>Teller-assisted transactions</b>						
In-branch deposit	0.50	0.50	0.50	✓	0.50	✓
In-branch withdrawal	0.50	0.50	0.50	✓	0.50	✓
In-branch transfer	0.50	0.50	0.50	✓	✓	✓
<b>Member card access</b>						
Momentum ATMs	✓	✓	✓	✓	✓	n/a
Exchange Network ATM	✓	✓	✓	✓	✓	n/a
Point of sale	0.75	5 free	10 free	0.75	0.75	n/a
Interac ATM	1.75	1.75	1.75	1.75	1.75	n/a
US/International Point of sale	1.50	1.50	1.50	1.50	1.50	n/a
US/International ATMs	3.00	3.00	3.00	3.00	3.00	n/a
<b>Overdraft protection****</b>	Available	Available	Available	Available	n/a	n/a
<b>Monthly Interest</b>						
Calculated	-	-	-	-	min. monthly	-
Paid	-	-	-	-	monthly	-

For additional fees, including Interac® e-Transfers and cheque ordering, see Miscellaneous Product & Service Fees. Prices shown are in Canadian dollars (\$).

\*Package exclusive to Co-ops, Clubs, and Charity memberships.

\*\*Co-ops, clubs, and charity memberships receive free mailed account statements with cheque images.

\*\*\*Applies to self-service and teller-assisted transactions.

\*\*\*\*Available subject to credit approval.