### **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
•	<b>E-transfer</b>

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
•	Avg. monthly balance to waive fee . \$5000
De	eposits
•	Electronic FREE
•	<b>ATM or in-branch</b> \$0.75
Tra	ansfers between YNCU Accounts
•	Self-serve FREE
•	<b>In-branch</b>
•	<b>Withdrawals</b>
•	<b>POS transactions</b> \$0.75
•	<b>Bill payments</b>
•	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.



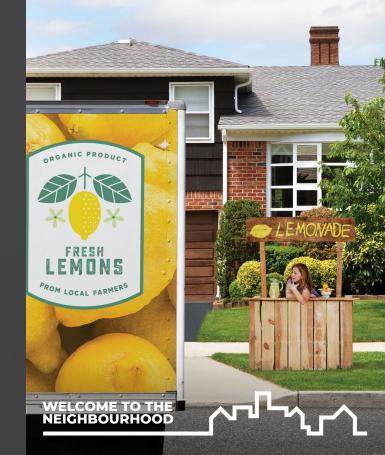
### **Business Visa**

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**

•	<b>Monthly plan</b> \$5.00
•	Avg. monthly balance to waive fee \$5000
	FRFF standard transactions included 5

### **Business 30**

•	Monthly plan	. \$15.00
•	Avg. monthly balance to waive fee.	\$15000
•	FREE standard transactions included	l 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**

Flectronic deposit



### **Deposits**

•	ATM or in-branch \$0.75 Cash, per \$1000, over plan amount \$1.00 Coin handling1% fee for deposit over \$50
wi	thdrawals ATM or in-branch \$0.75 Cheque \$0.75 POS Interac direct payment \$0.75 Electronic withdrawal \$0.75
Tra •	nsfers between YNCU accounts Self-serve
Bill ·	I PaymentsATM or in-branch\$0.75Online\$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

• Additional card \$10.00
Monthly statements
Online consolidated e-statement FREE
• Mailed, per account \$2.00
Interac withdrawals

• New or replacement . . . . . . . . . . FREE

### Interac e-transfers

•	E-transfer										\$1.25

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

