

# business banking fees

## Save your business time and money:

- **Deposit Anywhere™**. This handy feature on our mobile app lets you deposit cheques from anywhere, anytime.
- **Pay bills electronically**. Using phone, online or mobile banking to pay bills is now FREE. Save on fees, postage and trips to the branch!
- **Interac e-Transfers®** are now part of our monthly bundles. Paying sub-contractors and suppliers this way can save you a bundle, too.
- **Need cash?** Use the no-charge cashback feature when shopping with your debit card or use a KSCU or Exchange™ ATM.

	FULL SERVE		SELF SERVE	
	In Branch*	Credit Union ATM	Phone Banking	Online/ Mobile Banking
Bill Payment	2.00	N/A	FREE	FREE
Transfer to own account other member	1.25	FREE	FREE	FREE
	1.25	N/A	FREE	FREE
Withdrawal	1.25	0.75	N/A	N/A

*Fees incurred only when total number of bundled free transactions is exceeded. Does not apply to SUMMIT SAVINGS ACCOUNT®.*

*\*Includes transactions through our Member Service Centre.*

## business accounts

SERVICE FEES effective September 1, 2019

LITE	PLUS	PRO	PREMIUM
Pay-as-you-go	For small businesses	For mid-sized businesses	For larger businesses
MONTHLY FEE			
<b>\$6 minimum**</b>	<b>\$20</b>	<b>\$30</b>	<b>\$40</b>
TRANSACTIONS INCLUDED			
1 FREE in-branch withdrawal or transfer	20 bundled transactions†	40 bundled transactions†	60 bundled transactions†

PRESTIGE	YOUNG ENTREPRENEUR	U.S. BUSINESS	SUMMIT SAVINGS®
A customized account	For younger members (18-29) with their own businesses	For businesses dealing with U.S. currency	A flexible and accessible savings account
MONTHLY FEE			
<i>based on activity and balances</i>	<b>\$5</b>	<b>\$0</b>	<b>\$0</b>
TRANSACTIONS INCLUDED			
unlimited bundled transactions*	15 bundled transactions* eStatement only	pay-as-you-go	all transactions \$3 1 FREE withdrawal or transfer

## community accounts

PLUS	PREMIUM	PRESTIGE
For small organizations	For mid-size organizations	For larger organizations
MONTHLY FEE		
<b>\$2.50</b> <i>FREE if minimum monthly balance over \$250</i>	<b>\$5</b> <i>FREE if minimum monthly balance over \$500</i>	<i>based on activity and balances</i>
TRANSACTIONS INCLUDED		
10 bundled transactions*	20 bundled transactions*	unlimited bundled transactions*

### TRANSACTION FEES†

<b>ATM transaction</b>			
KSCU or other CU ATM	0.75		
Interac® ATM	2.00		
U.S./International ATM	3.00		
<b>Cheque</b>	0.75		
<b>Debit card purchase</b>			
Canada or U.S.	0.75		
<b>Deposit with cashback</b>	1.25		
<b>In-branch withdrawal or transfer to own account</b>	1.25		
		<b>Interac e-Transfer®</b>	0.75
		<b>Pre-authorized withdrawal</b>	0.75
		<b>Bill payment</b>	
		in branch	2.00
		online/phone/mobile	FREE
		reverse bill payment	7.50
		trace request	20.00
		<b>Inter-member transfer</b>	
		online/phone/mobile	FREE
		in branch	1.25

NOTE: In-branch transactions include those conducted through our Member Service Centre.

\*\*Service charges up to \$6 covered by monthly fee; charges over \$6 are pay-as-you-go.

† Only charged where applicable and when monthly bundled transaction limit exceeded.

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SUMMIT SAVINGS ACCOUNT® is a registered trademark owned by Canadian Western Bank, used under license.

## MISCELLANEOUS FEES

<b>Audit/bank confirmation</b>	30.00	<b>Registered transfer out†</b>	75.00
		TFSA withdrawal (after 1 FREE per year)	5.00
<b>Automatic funds transfer amendment</b>	5.00	<b>Rejected pre-authorized payment or clearing</b>	10.00
token replacement fee	5.00		
corporate client setup fee, cost plus	50.00	<b>Requirements/demands/garnishees remittance</b>	25.00
<b>Chargeback</b>	10.00	request for information per hour (min. \$20)	40.00
<b>Cheque images</b>		<b>Returned mail processing fee</b>	10.00
online	FREE		
mailed, per month except Young Entrepreneur	2.00	<b>Safety deposit box†</b>	
<b>Dormant account fees</b>		small, per year	35.00
dormancy admin. fee	50.00	medium, per year	45.00
charge per month	6.00	large, per year	65.00
<b>Duplicate tax receipt</b>		extra large, per year	80.00
last reported tax year	10.00	key replacement	15.00
<b>Foreign draft</b>		drill box, cost plus	20.00
cost plus	5.00	<b>Seal document</b>	50.00
stop payment	25.00	<b>Search past records</b>	
<b>Investment adjustment</b>	25.00	less than 60 days, per item	3.00
<b>MemberCard replacement</b>	5.00	over 60 days, per item	5.00
		plus hourly fee (min. 1 hr.)	30.00
<b>Membership closure</b>		<b>Statement of interest paid on LOC or loan</b>	30.00
if open less than 6 mos.	25.00	<b>Statements</b>	
<b>Money wire transfer</b>		monthly paper statement	2.00
(in currency transacted)		additional automatic statement, per month	2.00
incoming	10.00	duplicate statement on request, per month	5.00
outgoing, cost plus recall or amendment	23.00	<b>Night deposit services†</b>	
	25.00	per year	60.00
<b>Non-encoded cheque§</b>	10.00	replacement key	100.00
<b>Official cheque</b>	10.00	<b>Stop payment</b>	15.00
<b>Overdrafts/NSF</b>		per item	
auto cover transfer	2.00	<b>Temporary cheques†</b>	5.00
overdrawn account	5.00	per sheet	
returned item charge	40.00	<b>Transfer funds</b>	
<b>Post-dated transaction</b>	5.00	telephone request	5.00
<b>Registered closure</b>	50.00	<b>Transfer of account</b>	
		to another financial institution	25.00
		in-branch account closure	25.00
		<b>U.S./foreign cheque</b>	
		for cash or deposit	5.00

† Tax as applicable § Includes Canadian cheques written in U.S. funds

### \*BUNDLED TRANSACTIONS

- Cheques
- Debit card purchases
- Deposits with cashback
- In-branch transfers to own or other member's account
- Interac e-Transfers®
- KSCU ATM withdrawals
- Other Canadian Credit Union ATM withdrawals
- Pre-authorized withdrawals

### ALWAYS FREE

- Online, mobile and phone banking including bill payments
- Cheque images online
- Deposit Anywhere™
- Deposits (including pre-authorized)
- eStatements

## LOAN FEES

**Appraisals** cost

### Business loans

application fee, min. \$150	1%
annual administration fee	
• up to \$250,000	150.00
• \$250,000 to \$1 million	250.00
• \$1 million to \$5 million	500.00
• \$5 million+	min. 500.00
• land development	up to 1%

### Cash secured letter of credit

• up to \$50,000	
application fee	1%
renewal fee, min. \$50	0.5%
• \$50,000 to \$250,000	
application fee	1%
renewal fee, min. \$500	negotiated
• \$250,000+	
application/renewal fee, min. \$2500	negotiated

**Insurance refund processing** 25.00

### Late filing fees

year-end financial statements, per month	75.00
margin reports, per week	10.00

**Mortgage discharge fee** min. 150.00

### PPSA

registrations, searches	cost
discharges	FREE

**Payment alteration** 25.00

### Redocumentation fee (*no new funds*)

• up to \$1 million	250.00
• \$1 million to \$5 million	500.00
• \$5 million+, min. \$500	negotiated
• land development	up to 1%

*any additional legal fees not included*

*Interest rate for exceeding your line of credit or overdraft is 21%, compounded monthly.*



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