

# Business Accounts



## Chequing Accounts

### Pay-as-you-go Business

- **Pay-as-you-go transaction fees**
- \$1.50 per Interac e-Transfer<sup>®</sup>

### Small Business

- **Monthly Fee: \$25**
- 30 FREE transactions<sup>1</sup>
- 3 FREE Interac e-Transfers<sup>® 2</sup>

### Medium Business

- **Monthly Fee: \$35**
- 50 FREE Transactions<sup>1</sup>
- 5 FREE Interac e-Transfers<sup>® 2</sup>

### Unlimited Business

- **Monthly Fee: \$90**
- Unlimited transactions
- Unlimited Interac e-Transfers<sup>®</sup>

### US Business

- **Monthly fee: \$9**
- Pay-as-you-go transaction fees

## Savings Accounts

### Savings

- **10 free transactions<sup>1</sup>**
- 1 FREE Interac e-Transfer<sup>® 2</sup>
- Daily interest

### Business - High Interest Savings

- **No minimum required**
- 1 FREE transaction, \$5.00 per transaction thereafter
- Tiered interest rate

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## Ways To Bank

We make banking simple and convenient with:

- Online banking and mobile app
- Branch locations
- MEMBER CARD<sup>®</sup> debit card<sup>3</sup>
- Network of ding-free credit union ATMs



For more information, visit [www.christiancu.ca](http://www.christiancu.ca).

1) Pay-as-you-fees apply thereafter. See "Business and Non-Profit Banking - Pay-as-you-go fees" for more details.

2) \$1.50 per Interac e-Transfer<sup>®</sup> thereafter.

Effective April 3, 2023



**Christian**  
CREDIT UNION

# Non-Profit Accounts



## Chequing Accounts

### Thrive Org

- **No monthly fee**
- Unlimited transactions
- 1 FREE Interac e-Transfer<sup>2</sup>

### Benefit Org

- **Pay-as-you-go transaction fees**
- Tiered daily interest
- 1 FREE Interac e-Transfer<sup>2</sup>

## Savings Accounts

### Savings

- **10 free transactions<sup>1</sup>**
- 1 FREE Interac e-Transfer<sup>2</sup>
- Daily interest

### Business - High Interest Savings

- **No minimum required**
- 1 FREE transaction, \$5.00 per transaction thereafter
- Tiered interest rate

## Ways To Bank

We make banking simple and convenient with:

- Online banking and mobile app
- Branch locations
- MEMBER CARD<sup>®</sup> debit card<sup>5</sup>
- Network of ding-free credit union ATMs



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2) \$1.50 per Interac e-Transfer<sup>®</sup> thereafter.

Effective April 3, 2023



**Christian**  
CREDIT UNION

# Business and Non-Profit Banking - Pay-as-you-go-fees<sup>4</sup>

## Deposits.....Free

### Withdrawals:

- In-branch.....\$1.50
- Automated Funds Transfer (AFT).....\$1.50
- Automated Teller Machine (ATM).....\$1.50
- Cheque.....\$1.50
- Internet bill payment.....\$1.50
- Interac Point of Sale (POS).....\$1.50

### Transfers:

- In-branch.....\$1.50
- ATM.....\$1.50
- Internet (excludes HISA).....Free

### Inquiries:

- ATM.....\$1.50
- Internet.....Free
- Mobile.....Free

**The following fees and services may not be included in the monthly account or transaction fees.**

- Bill payment - In-branch/phone request.....\$1.50

### Transfers:

- Interac e-Transfer®.....\$1.50
- Cancel Interac e-Transfer®.....\$3.50

### Statements:

- E-statements.....Free
- Paper statements.....\$5.00
- Cheque images.....Free

### ATM Withdrawals:

- Canadian non-Credit Union.....\$1.50
- USD (exchange rates apply).....\$3.00
- International (exchange rates apply).....\$5.00
- Item drawn in USD against CDN account.....\$15.00
- ATM bill payment.....\$6.00

### Drafts:

- CDN draft.....\$10.00
- USD draft.....\$12.50 USD
- Certified Cheques - Member request.....\$10.00
- Foreign currency draft.....\$12.50

### Close Account:

- Close membership fee.....\$20.00
- Close USD account (under 90 days).....\$25.00 USD

### Voucher Search:

- Under 90 days.....\$35.00/hr. (1 hr. min.)
- Over 90 days:.....\$35.00/hr. (1 hr. min.)
- Duplicate statement.....\$5.00

### Stop Payment/Non-Sufficient Funds

- Member provides full details.....\$20.00
- Member provides partial details.....\$30.00
- NSF item.....\$50.00
- NSF item paid.....\$10.00
- Chargeback to member.....\$12.50
- Holding postdated cheques.....\$5.00 ea.
- Incorrect deposit amount entered at ATM.....\$12.50

### Wire Payment:

- Credit Unions.....\$15.00
- Other Canadian financial institution.....\$30.00
- US financial institution.....\$45.00
- International financial institution.....\$60.00
- Incoming wire.....\$15.00

### Inactive accounts:

- After 2 years of inactivity.....\$25.00
- After 3 years of inactivity.....\$25.00
- After 4 years or more of inactivity.....\$100.00

### Other Fees:

- Miscellaneous Fee.....\$50.00/hr.
- Unauthorized AOD rate.....21.00%
- Replace lost or stolen debit card.....\$10.00
- Order foreign or domestic cash.....\$20.00 per order

<sup>4</sup>The fees mentioned here do not represent a comprehensive list of all the services and fees that may apply. For more information regarding other fees, please contact a branch.