At Atlantic Edge Credit Union (AECU), growing your business means a wide range of specialized services to meet changing business needs. As part of your business community, our solutions are customized to your individual requirements. As an owner with AECU, we are committed to responding to your business needs quickly and effectively.

Whether you're in the service industry, in the business of selling "big-ticket" items or your sales volumes are what drive your bottom line, we have the solutions for you. If you're looking to expand your business with a commercial loan or mortgage, we have commercial lending specialists to guide you through. Free up your time with our current account, payroll and tax services. Build your relationship with your employees with our employee benefit programs such as Group RRSPs and Monthly Savings Plans.

## **Choosing the right Business Account**

Business Accounts are designed to complement a specific way of doing business. Our YOUR Business Basic account is best suited for those with a couple deposits and payables each month where our Your Business 200 is designed for a retail or cash based business.

If you're a not-for-profit business or community organization, we have designed an unlimited package for you. Please contact your local branch for more information on what is included.

All our Business Accounts come with a set number of standard transactions as part of the monthly fee.

## **Standard Transactions**

- ATM Withdrawal or Deposit
- ATM Transfer
- In Branch Transfer
- In Branch Cash Withdrawal or Deposit Bill Payment
- In Store Purchase
- Interac Flash®
- Interac® Online Payment
- Online Bill Payment
- Online Transfers
- Pre-authorized Payments
- TeleService®
- Telpay<sup>®</sup> Transfer
- Telpay<sup>®</sup> Bill Payment



## Serving you now from 11 branch locations.

**Corner Brook** 709-634-4632

**Deer Lake** 709-635-5149

**Doyles** 709-955-2402

Happy Valley - Goose Bay 709-896-4851

Jeffrey's 709-645-2512

L'Anse au Loup 709-927-5522

Mary's Harbour 709-921-6354

Port aux Basques 709-695-7000

**Port Saunders** 709-861-2263

**St. Anthony** 709-454-0098

**St. George's** 709-647-2000

atlanticedgecu.ca 1-877-377-3728

## Small Business Accounts



Let us help you make it even greater.



|  | Your<br>Business Basic | Your<br>Business 25 | Your<br>Business 50 | Your<br>Business 125 | Your<br>Business 200 | Your<br>Business Savings     | Community<br>Accounts |
|--|------------------------|---------------------|---------------------|----------------------|----------------------|------------------------------|-----------------------|
| Monthly Fees   | \$5.00                 | \$20.00             | \$40.00             | \$80.00              | \$140.00             | N/A                          | N/A                   |
|  |                        |                     | Transac             |                      |                      |                              |                       |
| Standard Transactions Included                                 | 0                      | 25                  | 50                  | 125                  | 200                  | 2 FREE/<br>\$1.00 Additional | Unlimited             |
| Your Credit Union ATM Withdrawals                              | \$1.00                 | \$1.00              | \$1.00              | \$1.00               | \$1.00               | \$1.00                       | Included              |
| Your Credit Union Bill Payment                                 | \$1.00                 | \$1.00              | \$1.00              | \$1.00               | \$1.00               | \$1.00                       | Included              |
| EXCHANGE <sup>®</sup> and Acculink <sup>®</sup> ATM Withdrawal | Free                   | Free                | Free                | Free                 | Free                 | Free                         | Included              |
| MemberDirect® Online Transfer                                  | Free                   | Free                | Free                | Free                 | Free                 | Free                         | Included              |
| MemberDirect <sup>®</sup> Online Bill Payment                  | \$1.00                 | \$1.00              | \$1.00              | \$1.00               | \$1.00               | \$1.00                       | Included              |
| TeleService <sup>®</sup> Telephone Banking Inquiry             | \$1.00                 | \$1.00              | \$1.00              | \$1.00               | \$1.00               | \$1.00                       | Included              |
| TeleService <sup>®</sup> Telephone Banking Transfer            | \$1.00                 | \$1.00              | \$1.00              | \$1.00               | \$1.00               | \$1.00                       | Included              |
| TeleService <sup>®</sup> Telephone Banking Bill Payment        | \$1.00                 | \$1.00              | \$1.00              | \$1.00               | \$1.00               | \$1.00                       | Included              |
| Direct Payment Purchase (Member Card®)                         | \$1.00                 | \$1.00              | \$1.00              | \$1.00               | \$1.00               | \$1.00                       | Included              |
| Pre-Authorized Payment   | \$1.00                 | \$1.00              | \$1.00              | \$1.00               | \$1.00               | \$1.00                       | Included              |
| In-Branch Cash Withdrawal                                      | \$1.00                 | \$1.00              | \$1.00              | \$1.00               | \$1.00               | \$1.00                       | Included              |
| In-Branch Transfer   | \$1.00                 | \$1.00              | \$1.00              | \$1.00               | \$1.00               | \$1.00                       | Included              |
| In-Branch Bill Payment   | \$1.00                 | \$1.00              | \$1.00              | \$1.00               | \$1.00               | \$1.00                       | Included              |
| Cheque Withdrawal  | \$1.00                 | \$1.00              | \$1.00              | \$1.00               | \$1.00               | N/A                          | Included              |
| Deposit Cheques/Cash   | \$1.00                 | \$1.00              | \$1.00              | \$1.00               | \$1.00               | \$1.00                       | N/A                   |
|  |                        |                     | Additional          | Services             |                      |                              |                       |
| Interac® Network (Domistic) ATM Withdrawls                     | \$1.50                 | \$1.50              | \$1.50              | \$1.50               | \$1.50               | \$1.50                       | Unlimited             |
| Plus Interac <sup>®</sup> (International) ATM Withdrawls       | \$3.00                 | \$3.00              | \$3.00              | \$3.00               | \$3.00               | \$3.00                       | \$3.00                |
| Overdraft fee  | \$5.00 + Interest      | \$5.00 + Interest   | \$5.00 + Interest   | \$5.00 + Interest    | \$5.00 + Interest    | \$5.00 + Interest            | \$5.00 + Interest     |
| Email Transfer   | \$1.50                 | \$1.50              | \$1.50              | \$1.50               | \$1.50               | \$1.50                       | 5 FREE                |
| Certified Cheque   | \$12.00                | \$12.00             | \$12.00             | \$12.00              | \$12.00              | N/A                          | \$12.00               |
| Offical Cheque   | \$6.00                 | \$6.00              | \$6.00              | \$6.00               | \$6.00               | \$6.00                       | \$6.00                |
| Cheque/PAP Stop Payment  | \$13.00                | \$13.00             | \$13.00             | \$13.00              | \$13.00              | \$13.00                      | \$13.00               |
| Returned Cheque  | \$5.00                 | \$5.00              | \$5.00              | \$5.00               | \$5.00               | \$5.00                       | \$5.00                |
| Returned NSF   | \$45.00                | \$45.00             | \$45.00             | \$45.00              | \$45.00              | \$45.00                      | \$45.00               |
| Money Order  | \$6.00                 | \$6.00              | \$6.00              | \$6.00               | \$6.00               | \$6.00                       | \$6.00                |
| Deposit Coin   | \$2.20/100             | \$2.20/100          | \$2.20/100          | \$2.20/100           | \$2.20/100           | \$2.20/100                   | N/A                   |
|  |                        |                     | Pricir              | ng                   |                      |                              |                       |
| Monthly Statement With Returned Images                         | \$5.00                 | \$5.00              | \$5.00              | \$5.00               | \$5.00               | \$3.00 (no images)           | \$3.00                |

