

# FLEXIBLE ACCOUNT PACKAGES FOR BUSINESS



EVERY BUSINESS HAS DIFFERENT NEEDS IN AN ACCOUNT PACKAGE. WHICH ONE OF OUR PACKAGES BEST FITS YOUR BUSINESS?

Effective May 1, 2020

	CHEQUING						SAVINGS	
	BUSINESS BASIC	BUSINESS VALUE	BUSINESS PREMIUM	BUSINESS PRESTIGE	BUSINESS PAY AS YOU GO	U.S. DOLLAR CHEQUING	BUSINESS DAILY INTEREST SAVINGS	BUSINESS INVESTMENT SAVINGS
	Low volume user	Medium volume user	High volume user	Mid-size to large business with a high number of transactions	Occasional user	Travel to the US or buy and sell goods in US Dollars	Flexible and convenient	Higher interest rate
Monthly Fee	\$10	\$28	\$55	\$100	\$5 + per transaction fee	Free	Free	
Day-to-day transactions <sup>1</sup>	15	50	100	200	Pay per transaction	2 Free per month <sup>3</sup>	2 Free per month	1 Free per month <sup>4</sup>
In-branch cash deposit of up to \$1,000 per day <sup>2</sup>	Free				\$2.25 per \$1,000 deposit		Free	
All-in-One <sup>®</sup> Statement	Your choice of Monthly, Quarterly, Semi-Annual or Annual Statements; \$2.50				\$2.50 per statement if no Canadian Chequing Account with package selected			
eStatements	Free							
Cheque Images in Statements	\$2		Free			\$2	NA	
Chargebacks	\$5		Free			\$5	\$5	

<sup>1</sup>Fees apply to transactions above your package limit and are applied in the currency of your account. <sup>2</sup>Each deposit including Deposit Anywhere™ transactions count towards the day-to-day transactions included in your package. <sup>3</sup>Day-to-day transaction fees waived with a minimum daily closing balance of \$5,000 maintained throughout the month. <sup>4</sup>Exceptions apply to Investment Savings Account - 1 free debit transaction per month, fee of \$2.50 applies for additional debit transactions.

## DAY-TO-DAY TRANSACTION TYPES INCLUDED IN A PACKAGE

- Deposits
- Pre-Authorized payments
- Cheques
- Alterna, ACCULINK<sup>®</sup> and THE EXCHANGE<sup>®</sup> Network ATM withdrawals and transfers
- Bill payments (In-branch, Online, Mobile and Telephone)
- Debit card payments (point of sale)
- In-branch withdrawals
- Transfers (In-branch, Online, Mobile and Telephone)

Transfers to credit products and Term Deposits are free. Transfers from a Business Daily Interest Savings to another Business Daily Interest Savings or to a Business Investment Savings Account are free. Transfers between US Dollar accounts or to US Dollar Term Deposits are free. Please refer to Day-to-Day Transactions on the following page for a break out of day-to-day fees. Alterna Savings is a local credit union and a member of the Deposit Insurance Corporation of Ontario.

