

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

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 \$3.00
Standard transactions included 10
Avg. monthly balance to waive fee \$5000

Deposits

Electronic FREE
ATM or in-branch \$0.75

Transfers between YNCU Accounts

Self-serve FREE
In-branch \$0.75

Withdrawals \$0.75
POS transactions \$0.75
Bill payments \$0.75
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

**COMMUNITY
FIRST** A DIVISION
OF YNCU



**You run your business.
Count on us to take care
of the rest.**



Safe & Secure

The Deposit Insurance Corporation of Ontario (DICO) provides deposit insurance, making sure your money is protected.



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 www.communityfirst-yncu.com/CF-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 www.communityfirst-yncu.com/CF-Collabria to learn more and apply today!

**COMMUNITY
FIRST** A DIVISION
OF YNCU



**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 Community First*, 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

Monthly plan \$5.00
Avg. monthly balance to waive fee \$5,000
FREE standard transactions included 5

Business 30

Monthly plan \$15.00
Avg. monthly balance to waive fee \$15,000
FREE standard transactions included 30
Cash deposit included in plan \$10,000

Business 60

Monthly plan \$30.00
Avg. monthly balance to waive fee \$30,000
FREE standard transactions included 60
Cash deposit included in plan \$20,000

Business 120

Monthly plan \$60.00
Avg. monthly balance to waive fee \$60,000
FREE standard transactions included 120
Cash deposit included in plan \$30,000

Business 200

Monthly plan \$100.00
Avg. monthly balance to waive fee \$100,000
FREE standard transactions included 200
Cash deposit included in plan \$50,000

Standard Transactions - Business Chequing



Deposits

Electronic deposit FREE
ATM or in-branch \$0.75
Cash, per \$1000, over plan amount \$1.00
Coin handling 1% fee for deposit over \$50

Withdrawals

ATM or in-branch \$0.75
Cheque \$0.75
POS Interac direct payment \$0.75
Electronic withdrawal \$0.75

Transfers between YNCU accounts

Self-serve FREE
In-branch \$0.75

Bill Payments

ATM or in-branch \$0.75
Online \$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

New or replacement FREE
Additional card \$10.00

Monthly statements

Online consolidated e-statement FREE
Mailed, per account \$2.00

Interac withdrawals

In Canada \$1.50
Outside Canada \$3.00

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

