COMMERCIAL BANKING

VantageOne CREDIT UNION
Your Financial Neighbour

	CHEQUING						SAVINGS
	Business Essentials	**Business SmartStart**	**E-Business Essentials**	**E-Business Unlimited**	**Business Unlimited**	**Good Neighbour Account**	**Plan 24 - Business Savings**
Why Choose this Account?	- You carry a balance and want free transactions. - You want to write cheques regularly. - You may come into the branch to do in-person banking occasionally.	- You are a relatively new business and this is your first bank account. We will help you get started by waiving fees!	- You primarily bank online. - You rarely come into the branch to do in-person banking. - You do not write cheques or write very few cheques. - You use a credit card for point-of-sale transactions.	- You primarily bank online. - You like to use your debit card a lot or have a high number pre-authorized debit transactions. - You rarely come into the branch to do in-person banking. - You do not write cheques or write very few cheques.	- You have a high number of debit transactions (cheques, PADs, debit card, etc.) each month. - You like to use your debit card a lot or have a high number pre-authorized debit transactions. - You may come into the branch to do in-person banking occasionally.	- You are a non-profit organization, charity or community group. - You want VantageOne to cover most of your charges so you can keep your money allocated towards your community efforts.	- You want a separate subaccount to keep track of your savings and make budgeting easier for things like taxes, special initiatives.
What's Included?	1 Free* basic transaction for every $1000 minimum monthly balance.	Mirrors the Essentials account with fees waived.	Includes 5 debit transactions. Access online -e-statement only	Unlimited electronic transactions.	Transaction Limit Removed. To receive 10 Free eTransfers.	Free day to day transactions for non-profit and community organizations	A holding account for savings.
Monthly Fee	$8.00	Waived ($8.00)	$5.00	$25.00	$40.00	FREE	$0.00
Interest	No interest paid	No interest paid	No interest paid	No interest paid	No interest paid	No interest paid	Daily Interest paid Monthly
Assisted Deposit - In branch	Included ($3.00)	Waived ($3.00)	$3.00	$3.00	Included ($3.00)	Waived ($3.00)	$3.00
Unassisted Deposits - Electronic/ATM/=ND/RDC	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Cheques	Included ($1.00)	Waived ($1.00)	$5.00	$5.00	Included ($1.00)	Waived ($1.00)	N/A
Withdrawals - Inbranch (immediate)	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Withdrawals - Inbranch (monthend)	Included ($1.00)	Waived ($1.00)	$5.00	$5.00	Included ($1.00)	Waived ($1.00)	$5.00
Electronic Debits (PADS)	Included ($1.00)	Waived ($1.00)	Included ($1.00)	Included ($1.00)	Included ($1.00)	Waived ($1.00)	$1.00
CU ATM withdrawals	Included ($1.00)	Waived ($1.00)	Included ($1.00)	Included ($1.00)	Included ($1.00)	Waived ($1.00)	$1.00
Point of Sale	Included ($1.00)	Waived ($1.00)	Included ($1.00)	Included ($1.00)	Included ($1.00)	Waived ($1.00)	$1.00
In Branch transfers	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Bill Payments - In branch	Included ($1.50)	Waived ($1.50)	$5.00	$5.00	Included ($1.50)	Waived ($1.50)	$5.00
Bill Payments - ATM, Online, Call Centre or Memberlink	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Non-Credit Union ATM Withdrawal	$3.00	$3.00	$3.00	$3.00	$3.00	$3.00	$3.00
International ATM Withdrawal	$4.00	$4.00	$4.00	$4.00	$4.00	$4.00	$4.00
Interac® eTransfers	$0.50	6 Free ($0.50)	Included ($0.50)	Included ($0.50)	10 Free ($0.50)	$0.50	$0.50
Paper Statements	$5.00	$5.00	$5.00	$5.00	$5.00	$5.00	$5.00
Miscellaneous Fees - not included in packages							
CDN Official Cheque	$9.00	$9.00	$9.00	$9.00	$9.00	$9.00	$9.00
USD Drafts	$9.00	$9.00	$9.00	$9.00	$9.00	$9.00	$9.00
Overdraft Fee	$5.00	$5.00	$5.00	$5.00	$5.00	$5.00	$5.00
NSF Charge	$45.00	$45.00	$45.00	$45.00	$45.00	$45.00	$45.00
Online Transfers between VantageOne Accounts	FREE	FREE	FREE	FREE	FREE	FREE	FREE
PC Banking	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Post-dated cheques held on deposit	$5.00/deposit	$5.00/deposit	$5.00/deposit	$5.00/deposit	$5.00/deposit	$5.00/deposit	$5.00/deposit
Duplicate Statement	$5.00	$5.00	$5.00	$5.00	$5.00	$5.00	$5.00
Stop Payment- Complete Details	$15.00	$15.00	$15.00	$15.00	$15.00	$15.00	$15.00
Charge Backs	$7.00	$7.00	$7.00	$7.00	$7.00	$7.00	$7.00
Coverdraft fee	$3.00	$3.00	$3.00	$3.00	$3.00	$3.00	$3.00
Night Depository - Keys - no charge when issued new	secure bags $0.40/each	secure bags $0.40/each	secure bags $0.40/each	secure bags $0.40/each	secure bags $0.40/each	secure bags $0.40/each	secure bags $0.40/each
Night Depository - Lost/Replacement Keys	$20.00	$20.00	$20.00	$20.00	$20.00	$20.00	$20.00
Bank Confirmation - Non Borrowing	$30.00	$30.00	$30.00	$30.00	$30.00	$30.00	$30.00
Bank Confirmation - Borrowing	$50.00	$50.00	$50.00	$50.00	$50.00	$50.00	$50.00
Credit Verification	$15.00	$15.00	$15.00	$15.00	$15.00	$15.00	$15.00