

# business banking fees

## Save your business time and money:

- **Deposit Anywhere™**. This handy feature on our mobile app lets you deposit cheques from anywhere, anytime.
- **Pay bills electronically**. Using phone, online or mobile banking to pay bills is now FREE. Save on fees, postage and trips to the branch!
- **Interac e-Transfers®** are now part of our monthly bundles. Paying sub-contractors and suppliers this way can save you a bundle, too.
- **Need cash?** Use the no-charge cashback feature when shopping with your debit card or use a KSCU or Exchange™ ATM.

	FULL SERVE		SELF SERVE	
	In Branch*	Credit Union ATM	Phone Banking	Online/ Mobile Banking
Bill Payment	2.00	N/A	FREE	FREE
Transfer to own account other member	1.25	FREE	FREE	FREE
	1.25	N/A	FREE	FREE
Withdrawal	1.25	0.75	N/A	N/A

*Fees incurred only when total number of bundled free transactions is exceeded. Does not apply to SUMMIT SAVINGS ACCOUNT®.*

*\*Includes transactions through our Member Service Centre.*

## business accounts

SERVICE FEES effective September 1, 2019

LITE	PLUS	PRO	PREMIUM
Pay-as-you-go	For small businesses	For mid-sized businesses	For larger businesses
MONTHLY FEE			
<b>\$6 minimum**</b>	<b>\$20</b>	<b>\$30</b>	<b>\$40</b>
TRANSACTIONS INCLUDED			
1 FREE in-branch withdrawal or transfer	20 bundled transactions†	40 bundled transactions†	60 bundled transactions†

PRESTIGE	YOUNG ENTREPRENEUR	U.S. BUSINESS	SUMMIT SAVINGS®
A customized account	For younger members (18-29) with their own businesses	For businesses dealing with U.S. currency	A flexible and accessible savings account
MONTHLY FEE			
<i>based on activity and balances</i>	<b>\$5</b>	<b>\$0</b>	<b>\$0</b>
TRANSACTIONS INCLUDED			
unlimited bundled transactions*	15 bundled transactions* eStatement only	pay-as-you-go	all transactions \$3 1 FREE withdrawal or transfer

## community accounts

PLUS	PREMIUM	PRESTIGE
For small organizations	For mid-size organizations	For larger organizations
MONTHLY FEE		
<b>\$2.50</b> <i>FREE if minimum monthly balance over \$250</i>	<b>\$5</b> <i>FREE if minimum monthly balance over \$500</i>	<i>based on activity and balances</i>
TRANSACTIONS INCLUDED		
10 bundled transactions*	20 bundled transactions*	unlimited bundled transactions*

### TRANSACTION FEES†

<b>ATM transaction</b>			
KSCU or other CU ATM	0.75		
Interac® ATM	2.00		
U.S./International ATM	3.00		
<b>Cheque</b>	0.75		
<b>Debit card purchase</b>			
Canada or U.S.	0.75		
<b>Deposit with cashback</b>	1.25		
<b>In-branch withdrawal or transfer to own account</b>	1.25		
		<b>Interac e-Transfer®</b>	0.75
		<b>Pre-authorized withdrawal</b>	0.75
		<b>Bill payment</b>	
		in branch	2.00
		online/phone/mobile	FREE
		reverse bill payment	7.50
		trace request	20.00
		<b>Inter-member transfer</b>	
		online/phone/mobile	FREE
		in branch	1.25

NOTE: In-branch transactions include those conducted through our Member Service Centre.

\*\*Service charges up to \$6 covered by monthly fee; charges over \$6 are pay-as-you-go.

† Only charged where applicable and when monthly bundled transaction limit exceeded.

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SUMMIT SAVINGS ACCOUNT® is a registered trademark owned by Canadian Western Bank, used under license.

## MISCELLANEOUS FEES

<b>Audit/bank confirmation</b>	30.00	<b>Post-dated transaction</b>	5.00
<b>Automatic fund transfer amendment</b>	5.00	<b>Registered closure</b>	50.00
<b>token replacement fee</b>	5.00	<b>Registered transfer out<sup>§</sup></b>	75.00
<b>corporate client setup fee, cost plus</b>	50.00	<b>TFSA withdrawal (after 1 FREE per year)</b>	5.00
<b>trace, error correction, error recall; cost plus</b>	10.00	<b>Rejected pre-authorized payment or clearing</b>	10.00
<b>Chargeback</b>	10.00	<b>Requirements/demands/garnishees</b>	
<b>Cheque images</b>		<b>remittance</b>	25.00
<b>online</b>	FREE	<b>request for information per hour (min. \$20)</b>	40.00
<b>mailed, per month except</b>	FREE		
<b>Young Entrepreneur</b>	2.00	<b>Returned mail processing fee</b>	10.00
<b>Dormant account fees</b>		<b>Safety deposit box<sup>§</sup></b>	
<b>dormancy admin. fee</b>	50.00	<b>small, per year</b>	35.00
<b>charge per month</b>	6.00	<b>medium, per year</b>	45.00
<b>Duplicate tax receipt</b>		<b>large, per year</b>	65.00
<b>last reported tax year</b>	10.00	<b>extra large, per year</b>	80.00
<b>Foreign draft</b>		<b>key replacement</b>	15.00
<b>cost plus</b>	5.00	<b>drill box, cost plus</b>	20.00
<b>stop payment</b>	25.00	<b>Seal document</b>	50.00
<b>Investment adjustment</b>	25.00	<b>Search past records</b>	
<b>MemberCard replacement</b>	5.00	<b>less than 60 days, per item</b>	3.00
<b>Membership closure<sup>†</sup></b>		<b>over 60 days, per item</b>	5.00
<b>transfer of account to other financial institution</b>	25.00	<b>plus hourly fee (min. 1 hr.)</b>	30.00
<b>in-branch account closure</b>	25.00	<b>Statement of interest paid on LOC or loan</b>	30.00
<b>Money wire transfer (in currency transacted)</b>		<b>Statements</b>	
<b>incoming</b>	10.00	<b>monthly paper statement</b>	2.00
<b>outgoing, cost plus</b>	23.00	<b>additional automatic statement, per month</b>	2.00
<b>recall, amendment or trace</b>	25.00	<b>duplicate statement on request, per month</b>	5.00
<b>Night deposit services<sup>§</sup></b>		<b>Stop payment</b>	
<b>per year</b>	60.00	<b>per item</b>	15.00
<b>replacement key</b>	100.00	<b>Temporary cheques<sup>§</sup></b>	
<b>Non-encoded cheque<sup>◊</sup></b>	10.00	<b>per sheet</b>	5.00
<b>Official cheque</b>	10.00	<b>Transfer funds</b>	
<b>Overdrafts/NSF</b>		<b>telephone request</b>	5.00
<b>auto cover transfer</b>	2.00	<b>U.S./foreign cheque</b>	
<b>overdrawn account</b>	5.00	<b>for cash or deposit</b>	5.00
<b>returned item charge</b>	40.00		

† Waived if funds transferred via money wire transfer or if consolidating KSCU accounts  
§ Tax as applicable ◊ Includes Canadian cheques written in U.S. funds

### \*BUNDLED TRANSACTIONS

- Cheques
- Debit card purchases
- Deposits with cashback
- In-branch transfers to own or other member's account
- Interac e-Transfers®
- KSCU ATM withdrawals
- Other Canadian Credit Union ATM withdrawals
- Pre-authorized withdrawals

### ALWAYS FREE

- Online, mobile and phone banking including bill payments
- Cheque images online
- Deposit Anywhere™
- Deposits (including pre-authorized)
- eStatements

## LOAN FEES

**Appraisals** cost

### Business loans

application fee, min. \$150	1%
annual administration fee	
• up to \$250,000	150.00
• \$250,000 to \$1 million	250.00
• \$1 million to \$5 million	500.00
• \$5 million+	min. 500.00
• land development	up to 1%

### Cash secured letter of credit

• up to \$50,000	
application fee	1%
renewal fee, min. \$50	0.5%
• \$50,000 to \$250,000	
application fee	1%
renewal fee, min. \$500	negotiated
• \$250,000+	
application/renewal fee, min. \$2500	negotiated

**Insurance refund processing** 25.00

### Late filing fees

year-end financial statements, per month	75.00
margin reports, per week	10.00

**Mortgage discharge fee** min. 150.00

### PPSA

registrations, searches	cost
discharges	FREE

**Payment alteration** 25.00

### Redocumentation fee *(no new funds)*

• up to \$1 million	250.00
• \$1 million to \$5 million	500.00
• \$5 million+, min. \$500	negotiated
• land development	up to 1%

*any additional legal fees not included*

*Interest rate for exceeding your line of credit or overdraft is 21%, compounded monthly.*



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