

	BUSINESS ACCOUNTS (For Sole Proprietors, Partnerships, and Corporations)					COMMUNITY & CO-OPERATION ACCOUNTS		
	E-Business	Start Up	Advanced	Deluxe	Platinum	Community (Associations, Organizations, Sports Teams, Clubs, Lodges)	Co-operation (Registered Non-Profit Charities or registered Co-operatives)	
Features/Benefits	Unlimited Self Serve Transactions*	30 Transactions per month	75 Transactions per month	120 Transactions per month	Unlimited Full** and Self Serve Transactions*	20 Transactions per month	Unlimited Full** and Self Serve Transactions* Special ¼ % bonus on Term Deposits and Guaranteed Investment Certificates	
Minimum Monthly Fee	\$10	\$25	\$45	\$75	\$110	\$4	No Fee	
Transaction Limits and Charges	\$3.00 per assisted transaction in branch \$2.00 per assisted bill payment + \$3.00 transaction fee	30 free then \$1.00 per transaction \$2.00 per assisted bill payment	75 free then \$1.00 per transaction \$2.00 per assisted bill payment	120 free then \$1.00 per transaction \$2.00 per assisted bill payment	Unlimited \$2.00 per assisted bill payment	20 free then \$0.85 per transaction	Unlimited	
Minimum Monthly Balance***	N/A	\$25,000 to waive monthly fee	\$35,000 to waive monthly fee	\$45,000 to waive monthly fee	\$65,000 to waive monthly fee	N/A		
Business Cheques	At cost							
Free Deposit Content	N/A	30 cheques \$2,000 cash	60 cheques \$5,000 cash	80 cheques \$5,000 cash	100 cheques \$20,000 cash	N/A		
Additional Deposit Content Fees	\$3.00 per \$1,000 cash \$3.00 per \$100 coin \$0.25 per cheque	\$2.25 per \$1,000 cash \$2.25 per \$100 coin \$0.25 per cheque					N/A	
Interac® e-transfers	Incoming	Unlimited						
	Outgoing	8 Free then \$2 per transfer	10 Free then \$2 per transfer	15 Free then \$2 per transfer	15 Free then \$2 per transfer	Unlimited	\$2 per transfer	
Signing Authority	1 Free change per year then \$25 per additional change							
Monthly Paper Statement	\$4 mailed or FREE Online E-Statement							
MemberDirect® Small Business	Free Access							
Interest on calculation	No Interest Bearing						Minimum Daily Balance Paid Monthly	
Additional Business Services	Payroll Services, CUMIS Insurance Options, POS Terminals, Borrowing and Investment Solutions for all your needs							

*Unlimited Self Serve transactions include transactions made via MemberDirect® Small Business including online bill payments, incoming e-Transfers®, cleared cheques, preauthorized debits/credits, as well as point of sale purchases made within Canada.

**Unlimited Full Serve transactions include all self serve transactions and assisted deposits, withdrawals and transfers

*** Minimum monthly balance must be maintained throughout the duration of the month to waive the minimum monthly fee. Other fees may apply.

Access available for surcharge free ATMs across Canada via THE EXCHANGE® Network.

For a detailed listing of Accounts and Services, please refer to our **Schedule of Fees** available at any KCCU branch location or on our website: kccu.ca.