

Listed below are the per item transaction fees. These fees are subject to change and some conditions may apply.

**Other Services**

Account closed within 90 days.....	\$50.00
Account confirmation.....	\$25.00
Account transferred out.....	\$20.00
Bill payment trace.....	\$15.00
CAFT:	
CAFT Setup.....	\$75.00
CAFT Monthly Fee.....	Cost
Card replacement.....	\$15.00
Certified cheque.....	\$15.00
Certified cheque (3rd party).....	\$20.00
Chargeback item.....	\$7.00
Cheque photo retrieval.....	\$10.00
ClickSwitch.....	\$25.00
Credit Request Form.....	\$10.00
Deactivate Flash.....	\$15.00 + tax
Deposit book.....	\$10.00
Drive-by appraisal.....	\$50.00
Duplicate statement.....	\$3.00
Faxes:	
Canadian.....	\$2.00/pg + tax
United States.....	\$3.00/pg + tax
International.....	\$4.00/pg + tax
File search.....	\$40/hour, Min \$20.00
HISA – non-electronic withdrawal.....	\$5.00
Inactive account fee.....	\$5.00 per month
Interest paid confirmation letter.....	\$15.00
Late loan payment fee.....	\$15.00
Late reporting fee.....	\$100.00
Loan administration fee.....	\$20.00
Loan extension fee.....	\$20.00 + interest
Loan payment NSF.....	\$25.00
Manual transfer.....	\$3.00
MemberDirect Small Business Setup.....	\$75.00
Money order:	
Canadian.....	\$5.00
Foreign:	
Delivered to branch.....	\$20.00
Delivered to home address.....	\$22.50
Money order tracing.....	\$20.00
Mortgage transfer fee.....	\$200.00
Night Deposit Access.....	\$25.00
Night depository Disposable bags.....	\$10.00/25
Night depository Vinyl Bags.....	\$20.00
Non-encoded Cheque.....	\$5.00
NSF returned item.....	\$45.00
Official Credit Union cheque.....	\$10.00
Overdraft fee.....	\$6.00
PAD/DD - incorrect account number.....	\$10.00
PAD form fill out.....	\$5.00
Photocopies.....	\$0.50/pg + tax
PPSA registration.....	Cost
Registered products transfer out.....	\$50.00
Safety Deposit Boxes.....	\$40/\$55/\$70/\$85 + tax
Drilling.....	Cost
Lost Key.....	Cost
Special Order:	
Cash.....	\$10.00 + tax/\$1,000
Coin.....	\$3.00 + tax/\$100
Statement (monthly).....	\$3.00
Stop payment:	
Up to 3 months.....	\$15.00
3 to 6 months.....	\$30.00
Transfer funds to another FI (wire).....	\$15.00 + cost



**Business Centre**

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[www.caissepopclare.com](http://www.caissepopclare.com)

# Business Accounts



Effective: January 1, 2022

## Business Accounts

We offer a cost-effective way to do Business Banking:

- Straightforward easy to understand packages
- Professional, personal service
- Local decisionmaking

These are some of the great reasons why more and more business owners are banking with their local credit union.

Caisse populaire de Clare provides a competitive range of business services tailored to suit your financial needs and to help you achieve the goal of financial success!

We have a full-service Business Centre to serve you at our Church Point location. We are proud to be able to offer comparable and competitive products to our members.

While service fees are a reality for everyone and are a part of the cost of doing business; Caisse populaire de Clare strives to provide you with the best value for your banking options.

Our current account services provide many advantages and a full range of products whether you are a small business, mid-sized business, a large corporation, or a local community non-profit organization.

## YOUR Business Account Package Options

Every business has unique banking needs. With our full range of account options, we are sure you'll find one that's right for you. YOUR Business account packages feature a tiered rate of interest based on the following tiers: \$1-\$4,999, \$5,000-\$24,999, \$25,000-\$99,999, \$100,000-\$249,999 and 250,000+

Our packages provide several options, if you so choose, such as:

- Deposits are free
- In branch withdrawals are free
- FREE online banking e-statements
- MemberCard®
- Overdraft protection based on approved credit
- Per transaction fees apply in excess of free transactions
- Minimum monthly fee waived with a minimum monthly balance of \$20,000

## Security and Peace of Mind

For that added security we offer our members access to Credit Life, Disability and Critical Illness insurance. We let you know up front if you are protected.

## Fees included in packages:

CU affiliated ATM withdrawals.....	\$1.00
Bill payment:	
Electronic.....	\$0.75
In-branch.....	\$1.50
Cheque clearing.....	\$1.00
Interac® Direct Payment.....	\$1.00
Pre-Authorized debits.....	\$1.00

## Fees not included in packages:

Interac e-Transfer® (sending).....	\$1.50
<b>Non-Credit Union affiliated ATM withdrawals:</b>	
Interac® transactions (Domestic ATM).....	\$1.75
Plus transactions (International ATM).....	\$5.00
Plus Transactions (US ATM).....	\$3.50

## YOUR Business Basic

Monthly fee includes:

- 8 free withdrawals

**Monthly Fee - \$10.00 per month**

## YOUR Business 20

Monthly fee includes:

- 20 free withdrawals
- 3 Free Interac e-Transfers

**Month Fee - \$20.00 per month**

**Free to Non-Profit Accounts**

## YOUR Business 55

Monthly fee includes:

- 55 free withdrawals
- 5 Free Interac e-Transfers

**Monthly Fee – \$45.00 per month**

**\$20.00 per month to Non-Profit Accounts**

## YOUR Business 85

Monthly fee includes:

- 85 free withdrawals
- Unlimited Interac e-Transfers

**Monthly Fee – \$65.00 per month**

## YOUR Business 125

Monthly fee includes:

- 125 free withdrawals
- Unlimited Interac e-Transfers

**Monthly Fee – \$90.00 per month**

## Non-Profit Accounts

If you are a non-profit organization that requires the features of a Business account and need to keep costs low – then look no further.

Your credit union understands the value you provide to our communities. We want to assist you by helping to keep your financial costs to a minimum.

Non-Profit organizations can choose the YOUR Business 20 package FREE or if you have higher volumes you may choose YOUR Business 55 at a \$25.00 discount.

## YOUR Business Savings

Ideal for those who wish to save for a specific goal or want the flexibility of accessing funds when required. YOUR Business Savings features a tiered rate of interest based on the following tiers: \$1-\$4,999, \$5,000-\$9,999, \$10,000-\$24,999, \$25,000-\$59,999, \$60,000-\$99,999 and \$100,000+.

- Per transaction fees apply

**Monthly Fee - Free**

## Other Business Products

- Business VISA® Credit Card
- Operating Lines of Credit
- Equipment Loans
- Commercial Mortgages
- Government Guaranteed loans
- Competitive rates
- Disability and Life insurance available
- Commercial leasing
- Safety Deposit Box rental
- Night Depository
- Competitive fees for transactions
- Free access to Wealth Management Services
- Desjardins Payroll Services
- Flexible payment schedule

## Did you know?

Caisse populaire de Clare offers great financial options for your personal accounts including:

- Personal Account Package Plans
- Automatic savings set up (an auto transfer)
- Full Range of Investment Products
- High Interest Savings Accounts
- RRSP/RESP/RRIF/TFSA
- FREE Youth Package age 18 and under
- FREE Seniors Package age 59+
- Trust & Estate Accounts
- Competitive Personal Loan and Mortgage rates
- Lines of Credit
- Home Equity Loans
- Mobile Banking
- Financial Planning Services