

Bank your way.

We offer various self-service, in-person, and online banking choices. We're confident we have the right one for your business or non-profit group.

MemberDirect® Online Banking & Mobile App

Conveniently check account balances, pay bills, deposit cheques, transfer money, and more from wherever you are.

Digital Mobile Wallets

Add your Valley CU Member Debit Mastercard® or credit card to your preferred mobile wallet for safe and simple purchases while you're on the move.

Telephone Banking

Access your account by telephone 24/7 from anywhere in North America: 1-800-963-4848.

ATM Networks

Access to one of the largest surcharge ding free® ATM networks in North America.

- Look for the ACCULINK® and THE EXCHANGE symbols across Canada
- Use the ding free® App to locate an ATM near you
- Travelling in the US, look for the PLUS® symbol for International ATM access

In-Branch Services

Honest advice and convenient online appointment bookings. Walk into any of our 7 branches across Annapolis Valley - From Hantsport to Bridgetown, NS.

Inter-Credit Union Services

When you visit any Atlantic Credit Union branch, expect to be treated like family. You can do things like withdraw cash, transfer money between accounts, make deposits, and check your balance.

Deposit Anywhere™

Deposit cheques securely using the Valley Credit Union mobile app. Simply snap a picture of the cheque and deposit it into your account.

Interac e-Transfer®

A fast, secure, and convenient way to easily transfer money to anyone in Canada with an email address or mobile phone who have an Interac-partnered bank account (most of them).

Lock'N'Block™

You can lock or block your debit card anytime, anywhere. Whether your card was lost or stolen, you can protect your account from fraud in a click of a button from your online account or mobile app.

Additional Services

Valley Credit Union is ready to handle all your business needs. Our local, dedicated commercial lending team can process your application and meet with you to discuss your needs.

- Lending and Credit Solutions
- Payment Stream Automated Funds Transfer
- Desjardins Payroll and HR Services
- Wire Transfers - International and Domestic
- US Chequing Account

Wealth Management and Insurance

Our partners at CU Financial Management, a full-service brokerage, would be happy to consult on how to achieve your long-term financial goals - at no cost to you!

TRANSACTIONS³

(Charged per transaction, on the last business day of the month.)

Additional Transaction

Operating Accounts	\$1.25
Savings & Digital First Accounts	\$2.00
Non-Electronic, Digital First Accounts	\$5.00
Non-Profit Accounts	\$1.25
USD Business Chequing	\$1.30

Electronic Bill Payments

Operating & Non-Profit	\$1.00
Savings Accounts	\$2.00

In-Branch Bill Payments	\$2.00
Interac e-Transfers®	\$1.25
Cash Deposits	\$2.25 / \$1,000
Coin Deposits	\$2.25 / \$100
Cheque Deposits	\$0.20 each
Auto Transfers	\$5.00

ATM Fees

ATM Transaction - Credit Union	FREE
ATM Transaction - Non-Credit Union	\$2.50
ATM Plus® Network & Cirrus®	\$4.00

Service Fees

Overdraft	\$5.00 (min)
Overdraft Interest	21%
Official Cheques	\$7.50
Returned NSF Item	\$48.00
Chargebacks	\$7.00
Stop Payments	\$12.50
Wire Transfers	Cost + \$6.00
Canadian Money Orders	\$6.50
US Cheque on Canadian Acct.	\$20.00
Certified Cheque (holder)	\$20.00
Certified Cheque (issuer)	\$10.00
Inactive Account	\$1.50/month
Account Closed in 90 Days	\$20.00
Bank Confirmation	\$30.00
Voucher Search	\$30/hr \$15/min

Transfer Out Fees

Balance	\$20.00
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³ - Electronic or online transfers are defined as any transaction done using MemberDirect® Online Banking, mobile app, telephone banking or Credit Union/EXCHANGE® ATM. All other transactions: in-branch, withdrawals, transfers, ATM withdrawals, direct payment, bill payments, pre-authorized payments are charged on a Pay-As-You-Go fee of \$5.00 per transaction. Some services may not be available on US Chequing Accounts. Please see your branch for full details. Subject to change, without notice. PRINTED FEB. 2024.



VALLEY

We're here for you. More than banking. It's belonging.

Get started today!

Connect with us:

commercial@valleycreditunion.com
902-538-4510 x 2



VALLEYCREDITUNION.COM

Business Accounts



VALLEY

Business banking solutions designed to help grow local businesses big and small.

Empowering Community Growth We are dedicated to nurturing your business growth, offering small business loans for startups or expansions. Our member-centric approach ensures that your unique needs are met and decisions and finances stay local. We are committed to supporting the community.

Everyday chequing and online transfers are designed for your convenience with today's modern business needs in mind.

Payroll, merchant solutions, and online bill payments means you have more time to work on your business. Order supplies and shop online with confidence knowing that you are backed by your **Valley Credit Union Debit Mastercard**®.

Looking for the perfect **company credit card**? Ask us, we're happy to help.



**You know YOUR business.
We know banking.**

Get more than an account.

Valley Credit Union recognizes every member has different needs. Our business accounts offer a full range of services, making it easy to access your money.

Let's work together to find **YOUR Business Savings and Chequing Account**¹ - that's right for you.

- Digital eStatements
- Online banking and mobile app access²
- TeleService® telephone banking
- Online bill payments and transfers
- Security alerts
- Multiple user access
- ding free® ATM network access

Business Savings

Let your money work for you. Earn interest each month with Pay-As-You-Go transaction based fees.

Does your business need a USD Chequing and Savings account?

USD accounts are available with no monthly package fees. Transactions are charged on a Pay-As-You-Go fee of \$1.30 per transaction.

Digital First

Monthly Fee: \$15

Includes:

- Unlimited electronic transactions
- Up to 20 Interac e-Transfers®
- All non-electronic transactions \$5

20 Transactions

Monthly Fee: \$18

Includes:

- Up to 20 transactions
- Up to \$2,500 cash deposits
- Up to 25 cheque deposits

55 Transactions

Monthly Fee: \$30

Includes:

- Up to 55 transactions
- Up to \$5,000 cash deposits
- Up to 45 cheque deposits

85 Transactions

Monthly Fee: \$45

Includes:

- Up to 85 transactions
- Up to \$7,500 cash deposits
- Up to 60 cheque deposits

125 Transactions

Monthly Fee: \$75

Includes:

- Up to 125 transactions
- Up to \$10,000 cash deposits
- Up to 75 cheque deposits

Non-Profits

Monthly Fee: \$3

Includes:

- Up to 10 transactions

Simplify your everyday transactions. Valley Credit Union's mobile app can help you manage your funds, pay bills, deposit a cheque, schedule payments, and send or request money from someone using their email address or phone number. Download wherever you get your apps!



We have the services you need to support YOUR business.

- In-branch personal services
- Merchant / POS solutions
- Business loans & lines of credit
- Commercial & construction mortgages
- Wealth management investing
- Business Visa®
- Electronic cheque deposit
- MemberDirect® online banking
- ATM network, 24/7
- Interac e-Transfer®
- Monthly account eStatements
- Debit Mastercard® for daily purchases

The Local Difference.

We take the time to get to know you and your business. Investing in local businesses puts the community first and supports jobs. Valley Credit Union takes pride in offering honest, local advice and decisions are based on your community - because we live and work here too.

Building Better Banking.

Our online, mobile, and in-branch banking systems are always evolving to meet your every day business needs. Valley Credit Union is committed to keeping things - smart, simple and seamless.



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1 - YOUR Business Savings and Chequing Accounts are subject to fees. For additional transaction and product fees please see the otherside of this brochure or talk to an advisor today.

2 - MemberDirect® Small Business is not included in Non-Profit Business Accounts and fees may apply.

For complete terms and conditions, visit valleycreditunion.com or book an appointment. All fees are subject to change, without notice. PRINTED FEBRUARY 2024.