



Business Account Packages

Features: The Business chequing account is a non-interest bearing account that provides for an attractive and effective means of maintaining a record of spending. These accounts are available for business and farm use.

Basic Business Chequing **\$5.00 per month**

Includes monthly statement with imaged cheques.

\$0.75 per cheque or in branch transaction \$0.50 per electronic transaction

30 Free deposits per month . Over limit is charged at \$0.75 per deposit.

Strictly Business Chequing **\$25.00 per month**

Includes 50 transactions and monthly statement with imaged cheques.

Includes Utility Bill payments at no fee. Above limit charges apply as follows:

\$0.75 per cheque or inbranch transaction

\$0.50 per electronic transaction

\$0.75 per deposit

US Dollar Account

Must operate a Canadian chequing account.

\$0.75 per transaction

Plan 24 Account

Must operate a Canadian chequing account.

Savings Account where interest is calculated on the daily closing balance and credited to the account at the end of every month. Two free debits per month.

\$0.75 in branch debit

\$0.50 electronic debit

\$0.75 per deposit

Extra charges are as follows:

\$3.00 INTERAC (Canadian) ATM

\$4.00 CIRRUS (International) ATM

\$2.00 Bill payments

\$1.50 E-transfer fee

Extra fees apply for bank confirmations, night deposit use, NSF cheques, bank drafts and other services.

Paper statements with imaged cheques are provided on all accounts. The statement is produced as of the 31st of each month. Options for electronic statements are available on all accounts.

What you'll need to open this account: Registration of Business Name; Two pieces of government issued identification. Acceptable identification includes Drivers Licence, Canadian Citizenship card, Saskatchewan Health Card, Indian Status Card, Birth Certificate, FAC, or Passport.

If you're opening a Corporation, Corporation papers are required at time of opening the account.

The 100% Guarantee on deposits with Cypress Credit Union is superior to other guarantees. Your money is safe. It's the law. Credit Union Deposit Guarantee Corporation guarantees to all depositors, repayment in full of all deposits. The guarantee applies to all forms of personal, business and trust deposits including, but not limited to, chequing, savings, term deposits and registered plans that are comprised of deposits in the credit union.



General Service Fee Disclosure

This disclosure of fees and charges applies to all accounts and services held with Cypress Credit Union Limited. Fees and charges are subject to change, with advance notice. The fees below represent our most commonly used services.

AFT Return Item	\$10.00	Non Member Fee – Cheque Cashing	\$5.00
Balance History Print	\$ 2.00/pg	Non Member Fee - change requests	\$2.00per\$100
Balance of Accounts Transfer to another CU	\$15.00	Non MICR Cheque	\$7.50
Balance of Accounts Transfer to another FI	\$30.00	NSF Cheque	\$40.00
Bank Confirmation - Deposits & Loans	\$30.00	Photocopy / Credit Union provides paper	\$0.50
Bill Payment Incorrect vendor	\$15.00	Overdraft Notice	\$10.00
Bill Payments	\$2.00	Record Search Minimum \$30	\$50.00/hour
CAFT Fees:		Registered Product Transfer Out Held less than 6 months	\$100.00
CAFT Set up and Training	\$125.00	Registered Product Transfer Out Held longer than 6 months	\$50.00
CAFT Per Settlement	\$3.00	Removal of Flash from Membercard (each)	\$25.00
CAFT Per Item/Recall/Reject	\$0.15	Reprint of a Statement	\$2.00/page
CAFT Recall after Release	\$35.00	Rush Global Payment Card Replacement	\$40.00
CAFT Profile Changes	\$20.00	Rush MemberCard Replacement	\$40.00
CAFT Trace Request	\$15.00	Safety Deposit Box Fees:	
CAFT Technical Support	\$125/hr	1.25 x 5	\$25.00
Certified Cheque - Issuer	\$7.50	2.25 x 5	\$30.00
Certified Cheque – Other than issuer	\$15.00	3.25 x 5	\$35.00
Change Signing Authority Fee each month	\$5.00	3.25 x 11	\$40.00
Change Signing Authority 30 Day	n/c	5 x 11	\$45.00
Chargebacks	\$10.00	Safety Deposit Box Drilling	\$100 +mileage
Cheque Reject	\$10.00	Stop Payment Return	\$10.00
Closing Account in 90 Days	\$15.00	Stop Payment set up – not full details provided	\$10.00
Commission of Oath - Member	\$10.00	Stop Payment set up -- full details provided	\$6.00
Commission of Oath - Non Member	\$20.00	Third Party & Garnishee	\$50.00
Drafts	\$7.50	Trace Request	\$15.00
Estate Administration Fee	\$25.00	Trace Request (Recall/Reversal/Refund)	\$25.00
Estate Bond of Indemnity/Each	\$25.00	Travelers Cheque Commission	2%
Estate Bond Redemption/Each	\$25.00	Unclaimed Balance	\$15.00/year
Fax incoming/outgoing	\$2.00/pg	USD cheque on CDN account	\$15.00
Global Payment Card Replacement	\$10.00	Use of cheque incorrectly encoded	\$10.00
Hold Funds	\$7.50	WIRES:	
MemberCard Replacement	\$10.00	Wire Transfer Financial Institution Transfer (CAD/USD) Outgoing	\$35.00
Managers Trust Cheque	\$7.50	Wire Transfer International Outgoing	\$55.00
Night Deposit	\$25/year	Wire Transfer Incoming	\$20.00
		Wire Transfer to another Credit Union Outgoing	\$15.00