

BUSINESS CHEQUING ACCOUNTS

We offer members business chequing plans that are competitively priced and make managing your daily banking easier.

Our plans offer a variety of access to the following services on your business chequing accounts with each plan tailored to meet your specific business needs.

Pay-As-You-Go – No monthly access fee

This pay-as-you-go option lets you pay for services as you use them (see the Business Chequing Plan Comparison Chart).

Business Chequing Account Services – Included as specified for the Prosper, Plus, and Premier plans

- ▶▶ ATM withdrawals (ACCULINK, Interac, THE EXCHANGE)¹
- ▶▶ Bill payments (Online banking, Kindred ATMs, and In Branch)
- ▶▶ Cheque clearing
- ▶▶ Interac e-Transfers
- ▶▶ Interac Point-of-sale purchases
- ▶▶ Pre-authorized debit transactions

Business Prosper Plan – Monthly access fee \$15

This plan includes any combination of 30 transactions of the business chequing account services each month for a low monthly fee.^{2,3}

Business Plus Plan – Monthly access fee \$30

This plan includes any combination of 70 transactions of the business chequing account services each month.^{2,3}

Business Premier Plan – Monthly access fee \$80

This account is full-service and offers unlimited access to the business chequing account services.³

ORGANIZATION ACCOUNTS

These accounts are available for organizations, not-for-profit corporations, associations, or co-operative entities that reflect community-minded values consistent with those of the credit union. This pay-as-you-go account lets your organization pay for services as you use them. Interest is earned on the minimum daily balance.

Recognizing the positive impact our organization members have in our communities, we are pleased to provide Organization Account services at **50% of our business service fees** for these commonly used daily transactions:

- ▶▶ **ATM Withdrawal** – ACCULINK/THE EXCHANGE ATMs, Interac network ATMs, US and International (Plus and THE EXCHANGE ATMs)
- ▶▶ **Bill Payments** – In branch, Online banking, Kindred ATM
- ▶▶ **Cheques** – Cheque clearing (includes pre-authorized cheques), Cheque images returned with statement
- ▶▶ **Electronic Clearing** – Interac Point-of-sale purchase, Pre-Authorized Debit (PAD) transaction
- ▶▶ **Transfer Funds** – Interac e-Transfer (sending funds)

Please see the Business Chequing Plan Comparison Chart enclosed for prices of the fees.

CHURCH AND CHARITABLE ORGANIZATION ACCOUNTS

Primary Church memberships and Canada Revenue Agency (CRA) registered charities will continue to receive daily transactions at no charge.

SAVINGS ACCOUNTS

Interest on all savings accounts is calculated daily and paid monthly.

CUBILL® Savings

This tiered savings account earns interest based on your minimum daily balance. On balances between \$10,000 and \$49,999 interest is earned at the tiered rate on the entire amount. Balances of \$50,000 and over earn a premium rate on the amount within the tier.

High Interest Savings Account

This account lets you have access to your money when you need it.

Get ONE free debit (withdrawal, transfer, bill payment, or electronic debit) per month; additional debits are **\$5.00**. No minimum deposit required.

Daily Interest Savings Account (Plan 24)

This interest-bearing savings account pays interest based on your minimum daily balance. You can make periodic withdrawals without losing interest income.

USD Account

This account offers tiered daily interest savings in US Dollars (USD) with \$5,000 minimum balance. There is an option to write cheques in USD; a US\$1.50 fee applies for each US cheque cleared, with a minimum monthly fee of US\$5.00.

MASTERCARD® CREDIT CARDS

From Tap & Go®, AutoPay, and Zero Liability fraud and purchase protection, to rewards and cash-back, Kindred’s suite of Business Mastercard credit cards work as hard as you do.

For every dollar you spend on your Mastercard, we contribute to the Kindred Charitable Fund. It’s just another way we Make Peace with Your Money®!

For more information on Kindred’s suite of Mastercard credit cards, visit <https://www.kindredcu.com/business-banking/credit-cards>

For all account-related transaction and service fees, see the Service Fee Schedule for Business Banking, and the Service Fee Schedule for Organization Banking available on [kindredcu.com](https://www.kindredcu.com).

Business Chequing Plan Comparison Chart

	Pay-As-You-Go	Business Prosper Plan Includes any 30 red transactions for free	Business Plus Plan Includes any 70 red transactions for free	Business Premier Plan
Monthly fee	N/A	\$15	\$30	\$80
Number of transactions per month	N/A	30 ²	70 ²	Unlimited
In Branch Transactions				
Bill Payments	\$1.50	\$1.50⁴	\$1.50⁴	included
Deposits, withdrawals, and transfers	included	included	included	included
Drafts (CAD)	\$10.00	\$10.00	\$10.00	\$10.00
Drafts (USD, and International)	\$8.50	\$8.50	\$8.50	\$8.50
Certified cheques (CAD)	\$7.50	\$7.50	\$7.50	\$7.50
Self-Serve Transactions				
Bill payments (Online banking, and Kindred ATMs)	\$0.80	\$0.80⁴	\$0.80⁴	included
Cheque clearing (includes pre-authorized cheques)	\$1.05	\$1.05⁴	\$1.05⁴	included
Cheque clearing – with image returned	\$1.55	\$1.55⁴	\$1.55⁴	included
Interac e-Transfers	\$1.00	\$1.00⁴	\$1.00⁴	included
Pre-authorized debit transactions	\$1.00	\$1.00⁴	\$1.00⁴	included
Card Transactions				
ATM deposits, transfers, and inquiries (Kindred, ACCULINK, and THE EXCHANGE)	included	included	included	included
ATM withdrawals (Acculink, THE EXCHANGE)	\$1.00	\$1.00⁴	\$1.00⁴	included
ATM withdrawals (Interac)	\$1.50	\$1.50⁴	\$1.50⁴	included
ATM withdrawals (Kindred)	included	included	included	included
ATM withdrawals (US or International ATM)	\$5.00	\$5.00	\$5.00	\$5.00
Interac Point-of-sale purchases	\$1.00	\$1.00⁴	\$1.00⁴	included
Other				
Overdraft penalty (unauthorized)	\$5/transaction + 24% interest	\$5/transaction + 24% interest	\$5/transaction + 24% interest	\$5/transaction + 24% interest
Paper statements and e-statements (monthly or quarterly)	included	included	included	included
Personalized cheque orders	supplier’s cost	supplier’s cost	supplier’s cost	supplier’s cost