

	BUSINESS ACCOUNTS							
	Current Account (CAD)	OPTION 1	OPTION 2	OPTION 3	OPTION 4	ENTERPRISE	US Current	Community
Which account works best for you...	New business only a few transactions per month	New business only a few transactions per month	Growing business frequent transactions	Medium size business with multiple transactions per day	Large business requiring large amounts of transactions	Enterprise, consistent transactions daily	Enterprise, consistent transactions daily	Non-Profit Organization
Monthly Fee	\$ 3.75 Min/ Pay per transaction	\$ 10.00	\$ 25.00	\$ 50.00	\$ 100.00	\$ 195.00	\$ 3.75 Min/ Pay per transaction	N/A
Day-to-day transactions	Pay per transaction	15 transactions/month	40 transactions/month	80 transactions/month	<b>200</b> transactions/month	<b>500</b> transactions/month	Pay per transaction	Pay per transaction
Minimum balance to waive**	N/A	N/A	N/A	N/A	\$150,000	\$250,000	N/A	N/A
Interac ATM withdrawals	At cost							
Personal Cheques	At cost							
Deposits	FREE							

## WAYS TO SAVE ON SERVICE FEES:

- Use ATM on THE EXCHANGE network
- DEPOSIT ANYWHERE (Cheque deposit via Smartphone)
- E-Transfers
- Online & Telephone usage (FREE transfers, bill payments, balance inquires, statements)

\* DAY-TO-DAY TRANSACTIONS INCLUDE: Pre-authorized payments, withdrawals In-branch, Debit Card/ POS transactions, Cheques transactions, Transfers in-branch, In-branch bill payments \*\*Minimum balance at the end of every day

Additional service charges may apply (see personal service fee schedule)