

## Ways to bank

### Online Banking

Check your account balances, pay bills, transfer funds, and more – anytime, from anywhere.

### Mobile App

Our app gives you the freedom to do your banking where you want, when you want. Available on Apple and Android devices.

### Mobile Wallets

Load your debit card into your mobile wallet for secure and easy purchases. Compatible with Apple Pay®, Samsung Pay®, and Google Pay™.

### Telephone Banking

Access your accounts by telephone 24/7 with toll-free access from anywhere in North America. 1-800-963-4848.

### In-Branch Services

Sound advice and convenient service from our professional staff at all our branch locations.

### ICU Services (Inter-Credit Union)

Use every credit union in Atlantic Canada as your own. Services include cash withdrawal, transfers between accounts

(including loan and mortgage payments), deposits, and balance inquiries. Photo ID and account number required.

### ATM

We provide access to some of the largest surcharge-free ATM networks in North America.

- Look for the ACCULINK® and THE EXCHANGE® symbols to access over 3,600 surcharge-free ATMs across Canada.
- Find surcharge-free ATMs near you with ding free®, an ATM Locator app.
- Access over 40,000 surcharge-free ATMs across the US through the Allpoint network. Look for the PLUS® symbol for International ATM access (surcharge fees may apply).

## Self-service options

### Deposit Anywhere™

Deposit cheques on the go with your mobile device by taking a photo of it using our mobile app.

### ClickSWITCH™

Switch your automatic payments and direct deposits from another account in 10 minutes or less. Available through online banking.

### Interac Flash®

Tap and pay with no PIN, or contact, required. A fast, convenient, and safe way to pay using your debit card.

### Interac® Online Payment

A simple and secure way to pay for your online purchases using your debit card, rather than a credit card.

### Interac e-Transfer®

A convenient and secure way to send, request, or receive money through text or email within Canada.

### Lock'N'Block™

Instantly lock and unlock all transactions or specific transaction types on your debit card. A convenient way to protect your card when lost or stolen. Available through the mobile app, mobile web, or online banking.

### Debit MasterCard®

Use your Debit Mastercard® anywhere Interac® and Mastercard® are accepted to shop online, in person or at an ATM

### Credit Cards

We offer a full suite of personal and business cards, so you can choose the one that works best for you.

Transactions**	Fees*
ATM Deposit	\$1.25
ATM Bill Payment - Credit Union	\$1.25
ATM Withdrawal - Credit Union Exchange	\$1.25
Business Cheques and Pre-authorized Debits	\$1.25
In Branch Cash, Cheque & Deposit Anywhere™ Cheque Deposits	\$1.25
Direct Deposit	\$1.25
Direct Payment Purchase (Member debit card)	\$1.25
In-Branch Cash Withdrawal	\$2.50
In-Branch Bill Payment	\$1.25
In-Branch Transfer	\$1.25
Merchant Credit	\$1.25
Merchant Debit	\$1.25
MemberDirect® Online Bill Payment	\$1.25
TeleService® Telephone Banking Bill Payment	\$1.25
TeleService® Telephone Banking Inquires	\$1.25
Manual Account Transfer - Telephone	\$2.50
Wire Transfer Deposit	\$1.25
Interac® Network (domestic) ATM Withdrawal	\$2.00
PLUS® Network (international) ATM Withdrawal	\$3.50
Business Digital Package-Non Electronic Transaction	\$2.50

Transactions**	Fees*
Chargeback Item	\$10.00
Cheque Certified for Member	\$15.00
Cheque / PAP - Stop Payment In-Branch	\$15.00
Commercial Coin/Cash Orders in excess of \$200	1% of total order
Interac e-Transfers®	\$1.50
Night Depository	FREE
Replacement Night Deposit Bags	\$10.50
Non-encoded Cheque Withdrawal	\$5.00
NSF Returned Item	\$48.00
Overdraft Fee	\$5.00
Safety Deposit Box - Small	\$60.00 + Tax
Safety Deposit Box - Medium	\$75.00 + Tax
Safety Deposit Box - Large	\$125.00 + Tax
Safety Deposit Box - X-Large	\$250.00 + Tax

\*Cost per transaction unless otherwise noted.

\*\*Fees charged on or around the 30<sup>th</sup> of each month.



[eastcoastcu.ca](http://eastcoastcu.ca)

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@EastCoastCU

Brochure Date: May 2023



# Business Accounts

Options to suit your needs



## What makes us different?

### Open and honest advice

East Coast Credit Union is a full-service, cooperative financial institution helping individual and business members achieve financial success. Our professional employees provide the open and honest advice you need to manage your finances.

At East Coast CU, you have the chance to be a part of something bigger: the chance to be more than a customer, to help build your community, to see fairness, trust, equality, and independence brought to life, from the way we do business to the way we treat you every day. It's banking that goes further.

Become a member today and experience our honest approach to banking.

### Business banking solutions

### Straightforward options

We believe businesses big and small are the heart of our communities. That is why we support you with a wide range of specialized services to meet your individual business needs. As a member, we are committed to responding to your business needs quickly and effectively.

Our team of dedicated Business Account Managers can be found throughout the province to provide you with personal and professional advice.

### Nova Scotia Small Business Loan Guarantee Program

A financing program unique to Nova Scotia credit unions designed to help small businesses with big ideas. Loan guarantees available to start, buy, or expand your business in Nova Scotia.

### Business Online Banking

Manage your finances and business expenses digitally with account consolidation, multiple account users, and dual signature support in the app and in online banking.

### High Interest Savings Account (HISA) Business

#### Account Features:

- Pay-as-you-go transactions.
- High interest rate.
- Interest paid at market rate and calculated on daily closing balance, paid monthly.
- FREE unlimited electronic transfers to other East Coast Credit Union accounts utilizing the following services:
  - o Online banking
  - o Telephone banking
  - o Credit Union/ EXCHANGE® ATM

#### Monthly Fee:

- No monthly package fee.

\*All other debit transactions (in-branch withdrawals, transfers, ATM withdrawals, direct payment, bill payments, pre-authorized payments) are \$5.00 per transaction.

Business Account Package Options	Business Pay-As-You-Go	Business Digital	Business 10	Business 25	Business 55	Business 85	Business 125	Business 300
Transactions Included	2*	Unlimited digital transactions	10*	25*	55*	85*	125*	300*
Cost per transaction by package. *Per item fees apply in excess of monthly transactions.	per trans \$2.50*	N/A	per trans \$1.00*	per trans \$0.80*	per trans \$0.64*	per trans \$0.62*	per trans \$0.60*	per trans \$0.45*
Fee (Monthly)	\$5.00	\$25.00	\$10.00	\$20.00	\$35.00	\$53.00	\$75.00	\$135.00
Online Banking and Mobile App Access	√	√	√	√	√	√	√	√
Monthly Statement and Cheque Return	√	√	√	√	√	√	√	√
Teleservice® Telephone Banking	√	√	√	√	√	√	√	√
FREE Online Banking e-Statements	√	√	√	√	√	√	√	√
FREE Night Deposit	√	N/A	√	√	√	√	√	√
Overdraft Protection with Approved Credit	√	√	√	√	√	√	√	√
Free Outgoing Interac® e-Transfers	N/A	Unlimited	2	2	6	6	6	10
Community and Non-profit Accounts	N/A	\$5.00/ Month	N/A	FREE	\$15.00/ Month	\$33.00/ Month	\$55.00/ Month	N/A

### Your business needs

Are you looking to expand your business with a commercial loan or mortgage? Save money on your service fees? Want easier and more convenient ways to operate your business?

Whether you are in the service industry, sell “big-ticket” items, are a community or non-profit organization, or your sales volumes are what drive your bottom line, we have the business banking solutions for you.

- Nova Scotia Small Business Loan Guarantee Program
- Business credit cards
- Payroll services
- PaymentStream™ AFT
- Merchant services including POS (SONA)
- CUMIS insurance
- Operating line-of-credit
- Letters of credit
- Commercial loans and mortgages
- Safety deposit box rentals
- Access to wealth management

### Community and Non-profit Accounts

We understand the value community and non-profit organizations provide to our local communities. We also understand you require the features and benefits of a business account but need to keep your costs low. That is why we offer discounts on the monthly fee for select business packages.

### USD Accounts

USD chequing and savings accounts are available with no monthly package fees and \$2.50 pay-as-you-go-transactions.



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