

# Business Account Options & Solutions

Through our specialized Commercial and Ag Solutions Centre, we offer the advice and solutions you are looking for to help manage your business:

- Business Accounts designed to meet the needs of a local business of any size
- Business Lending Solutions where decisions are made by local experts who understand the unique challenges and opportunities of operating a business in Southern Saskatchewan
- Merchant Services including point of sale terminals and mobile pay solutions for debit and credit card acceptance
- Saving and Investing services to help you and your business meet your financial goals
- Plus you can bank with us whenever, wherever, however you want! Visit [weyburncu.ca](http://weyburncu.ca) to check out our convenient and innovative Ways to Bank and Ways to Pay



Account Details	Business Chequing:	Business Edge:	Simply Business Chequing:	US Dollar Account	Community Builder:
<b>Account Description</b>	A non-interest bearing chequing account designed to handle the cheque writing needs of businesses of any size.	A low cost, pay-per-use, interest bearing chequing account for business and organization account holders.	This interest bearing chequing account includes a reasonably priced package of services and is intended for high volume business and organizational members.	An interest bearing deposit account with chequing privileges available to business account holders wherein the funds are held in US dollars - protecting you from fluctuating exchange rates.	A non-interest bearing chequing account designed to meet the banking needs of community organizations.
<b>Monthly Maintenance Fee (MMF)</b>	\$5.00	\$2.00	\$20.00	Free	Free
<b>Minimum Monthly Balance Required to Waive or Discount your MMF</b>	One \$1.00 credit for every \$2,000 balance maintained, applied against month-end service charge total.	\$2,000.00	N/A	N/A	One \$1.00 credit for every \$1,500.00 balance maintained, applied against month-end service charge total.
<b>Free Transactions* Included in your MMF</b>	Two free INTERAC eTransfers per month.	N/A	Your MMF includes \$30.00 of service fees and 2 free eTransfers.	One free transaction per month.	Ten free transactions per month.
<b>Interest</b>	N/A	5-tiers with the interest rate applied to the entire balance not just a portion of it. As your balance grows so does the interest rate, which will earn you more money.			N/A
<b>Cost of Transactions above Free Transactions included in MMF</b>					
<b>Cheque, Manual Debit or Cash Withdrawal</b>	\$1.00	\$1.50	\$1.00	\$1.00	\$1.00
<b>Electronic Debit</b>	\$1.00	\$1.50	\$1.00	\$1.00	\$1.00
<b>ATM Withdrawals</b>	Acculink: \$1.00 Interac: \$2.50 Cirrus: \$4.00	Acculink: \$1.50 Interac: \$2.50 Cirrus: \$4.00	Acculink: \$1.00 Interac: \$2.50 Cirrus: \$4.00	N/A	Acculink: \$1.00 Interac: \$2.50 Cirrus: \$4.00
<b>Manual Deposits</b>	\$1.00	\$1.50	\$1.00	No Charge	No Charge

\* Does not include INTERAC or CIRRUS ATM withdrawals.

## Business Services

### Business Lending

#### Local Decisions for Local Business

Why not partner with a financial institution that understands the unique challenges and opportunities of owning a business in your community? We offer advice and solutions made in Weyburn, for Weyburn. We do a great job because we have great people, not only some of the most professional and well-trained in the industry, but they are your friends and neighbors so they care about you, your dreams, and your community.

Our specialists offer a complete suite of lending solutions designed for business owners:

- CALA Program
- Canada Small Business Finance Program
- HeadStart on a Home
- Leasing
- Lines of Credit
- Loans
- Business Mortgages

### Business MasterCard

#### Save time and money

The Business Card MasterCard® is a convenient money management tool for small businesses and corporate members who want financial control. Accepted worldwide, this credit card can be used for regular business expenses like travel, hotel, meals, entertainment, and office supplies. With low fees and competitive rates, you receive a unique package of benefits and worldwide recognition.

Earn cash back on all of your eligible purchases. Our Cash-Back Business MasterCard rewards you up to 1% of your purchase value.

### First Data Merchant Services

#### Deliver convenience that builds loyalty

Whether your customers shop in store, online or on the go, they want convenient experiences that let them shop seamlessly and pay with ease. To help your business meet the demands of today's consumers we've partnered with a leader in payment processing solutions. First Data offers merchant services and payment solutions needed to help serve your customers better, grow sales and simplify the way you run your business.

### Customer Automated Funds Transfer

#### Simplify your Payment Processes

Customer Automated Funds Transfer or CAFT allows the scheduling of pre-authorized debits, direct deposits and credit transactions in both Canadian and US dollars. It allows safe, secure transactions between individuals, businesses and financial institutions. Ending the need for cheques and cash helps everyone save time and money.

CAFT is the most efficient, easiest and cost-effective way for business members to manage incoming and outgoing payments. CAFT means faster receivables, increased accuracy and fewer delinquent payments for your business. Not surprisingly, it's now the preferred way for businesses to process payroll and monthly bills.

### Contact Centre

#### Talk to an actual, live, LOCAL, person

Call centres are wonderful things. So is voicemail. But never at the expense of picking up the phone to connect with a warm, thinking human on the other end of the line. Like at our Credit Union.

Our Contact Centre is available during the hours of 8 am to 5 pm – Monday thru Friday. Your call is always answered by an actual, local person – who is willing and able to help you with all of your everyday banking and more. When we say “Local” we mean local – all calls are handled by our Contact Centre right here in Weyburn.

### Group RRSPs

Most financial experts agree that Registered Retirement Savings Plans (RRSPs) are one of the best ways for Canadians to save for their Golden Years. RRSP contributions are tax deductible and they can grow in a tax-sheltered environment until you withdraw the funds. Contributing to a Group RRSP through a payroll deduction program allows you and your employees to establish regular, disciplined savings habits which will benefit you and your employees in your retirement.

### Night Depository Services

Weyburn Credit Union provides a way to make secure deposits during and after normal business hours.

For your convenience, night deposits can be made at the drive through location along Second Street or the lobby entrance on Coteau Ave.

### Online Banking for Business

If you own a small business, time is probably one of your most valuable commodities. No matter what you do, you never seem to have enough of it. At Weyburn Credit Union we can help. Upgrade to Small Business Online Banking and discover online banking the way it was meant to be: smart, simple and seamless.

Designed especially for the needs of small and micro businesses, our online business banking upgrade gives you powerful, time-saving features in one convenient package.

### Services to Help You Take it Further

You've got what it takes to succeed. We offer advice and solutions to help you take it further. We offer a complete suite of products and services to help you manage and grow your business. Visit us at one of our convenient branch locations or at [weyburncu.ca](http://weyburncu.ca).



## Business Account Options & Solutions

Service fees and charges  
effective January 1, 2019



[weyburncu.ca](http://weyburncu.ca) / T 306 842 6641