

STANDARD SERVICE FEES

| | |
|---|--------------------|
| Deposits | \$1.25 |
| Cash handling fee | \$2.50 per \$1,000 |
| Deposit Anywhere™ deposits | \$0.70 |
| Withdrawal/transfer in-branch | \$1.25 |
| Cheque cleared | \$1.00 |
| Preauthorized debit (external withdrawal) | \$1.00 |
| Withdrawal/transfer/inquiry at KCU or EXCHANGE Network ATM | \$1.00 |
| Transfer – online/mobile/telephone | \$1.00 |
| Point of sale or online debit/credit | \$1.00 |
| Bill payment online/mobile/telephone | \$1.00 |
| Bill payment in-branch | \$1.50 |
| Send Interac® e-transfer | \$1.00 |
| Monthly paper statement fee | \$4.00 |

Cash orders may be subject to an additional fee

BUSINESS CHEQUING ACCOUNTS

| | |
|---------------------------------|-----------|
| Standard service fees apply | see above |
| Monthly account maintenance fee | \$5.00 |

BUSINESS SAVINGS ACCOUNTS

| | |
|---------------------------------|-----------|
| Standard service fees apply | see above |
| Monthly account maintenance fee | None |

US DOLLAR ACCOUNT (USD)

| | |
|--|------------|
| US Dollar account - monthly fee | USD \$2.00 |
| (fee waived with minimum balance of \$1,000 USD) | |
| Withdrawal/transfer in-branch | USD \$1.00 |
| Cheque cleared | USD \$1.00 |
| Preauthorized debit (external withdrawal) | USD \$1.00 |

ATM/OTHER

| | |
|---|---------|
| Canadian Non-Exchange Network ATM withdrawal (Interac® ATM) | \$2.00* |
| U.S./International Non-Exchange Network ATM withdrawal | \$5.00* |
| Replacement debit card | \$5.00 |
| Debit card foreign transaction fee | 2.5%** |

*Plus applicable ATM fee

**Applies to the total value of the foreign currency transaction

Flexible Commercial Lending Solutions

At Kawartha Credit Union, we know that every business is different and so are its financing requirements. Our suite of products offer competitive lending solutions and tiered interest rates. We are committed to helping you grow your business or agri-business, with flexible lending solutions, responsive service and quick turnaround on credit applications.

Commercial Loans

Financing is available to assist your business with the purchase of a new property or to renovate and expand existing premises. Financing is available for income generating properties, agricultural properties, multi-residential units, plazas, shopping and retail centres, office buildings and industrial buildings. A full range of competitive rates, flexible repayment terms and options are available depending on the type of real estate and repayment capability.

Lines of Credit

Our Line of Credit is a flexible lending solution designed to help you meet the day-to-day cash flow requirements of your business or agri-business. With a preapproved limit, funds are available for your business to borrow what is needed, when it is needed.

Small Business Flex-Financing

We're here for you through each stage of your business. Small Business Flex is geared towards entrepreneurs and is start-up friendly. It provides the ability to borrow funds as a term loan or line of credit. We offer competitive interest rates and the ability to secure loans for both new and existing businesses.

Additional Services

Automated Funds Transfer/Electronic Funds Transfer Services

Kawartha Credit Union offers Automated Funds Transfer service providing business members the convenience and flexibility to move funds electronically to and from other Canadian financial institutions. Please email cashmanagement@kawarthacu.com for more information.

Merchant Services

Kawartha Credit Union partners with affiliate companies to provide one stop processing services for MasterCard, VISA, American Express, Interac and other point of sale (POS) needs. Funds are deposited directly to your Kawartha business account. Our affiliates provide a variety of POS solutions to meet your business banking requirements. Please contact our branch representatives for referral information.

Investments

Kawartha Credit Union offers a full range of investment options. Our Wealth Management team will be pleased to design an investment portfolio to meet the needs of your business.

CONTACT US

In Peterborough: (705) 743-9966
Contact Centre: 1-855-670-0510
Anywhere in North America toll-free:
1-888-743-9966

Or visit us online at www.kawarthacu.com



Business Services and Fees

Effective October 1, 2023



kawartha
CREDIT UNION

Banking in your best interest

Business Accounts and Packages

We provide our business members with effective, convenient and competitive financial solutions. Our business account products include basic daily operating accounts and an interest savings account. Our business accounts pay competitive tiered interest rates on your credit balances. Interest is calculated on the daily closing balance and paid monthly.

Business Chequing Account – The cost of deposits, withdrawals and other account transaction services are calculated according to the Standard Service Fees and charged monthly. Monthly account maintenance fee is \$5.00.

Business Savings Account – The cost of deposits and other account transaction services are calculated according to the Standard Service Fees and charged monthly.

Business Packages – We offer a selection of plan options designed for small to mid-sized business members. Our plans are ideal for members looking for the convenience of a comprehensive business package, providing options with corresponding fixed monthly fees.

- **Business & Community Economy**

- \$25.00 per month (fee waived with minimum balance \$15,000)
- Includes 35 transactions
- Cash handling fee: no charge up to \$1,000 per month

- **Business & Community Advantage**

- \$50.00 per month (fee waived with minimum balance \$30,000)
- Includes 75 transactions + 2 e-transfers
- Cash handling fee: no charge up to \$5,000 per month

- **Business & Community Deluxe**

- \$75.00 per month (fee waived with minimum balance of \$40,000)
- Includes 125 transactions + 2 e-transfers
- Cash handling fee: no charge up to \$5,000 per month

- **Business & Community Unlimited**

- \$125.00 per month (fee waived with minimum balance \$65,000)
- Includes unlimited transactions + e-transfers
- Cash handling fee: no charge up to \$20,000 per month

- **Electronic package**

- \$8.00 per month
- Includes unlimited electronic credits and debits + 10 e-transfers
- Cash handling fee: \$2.50 per \$1,000 per month

- **Additional Transactions**

Transactions over the number included in each package option will be charged on a “per use” basis at Standard Service Fee pricing.

Members have access to thousands of Exchange Network ATMs (including Kawartha Credit Union branch ATMs) across Canada and the U.S surcharge-free. A surcharge by any other ATM provider may apply.

Specialty Accounts

Professional Business Plans (ProPlan Lite and ProPlan Unlimited)

Plans designed specifically for business, legal, or medical professionals and their unique banking needs. These plans can include up to 100% financing for practice-related real estate purchases and/or equipment and leasehold improvements. For more information see fees for ProPlan Lite and ProPlan Unlimited below.

Registered Charity Account

An interest bearing chequing account designed exclusively for registered charities. Only organizations with a registered charitable tax number are eligible for this account.

Community Account

An interest bearing chequing account designed for small local organizations. A reduced (discounted) deposit fee and monthly maintenance fee provide a low cost business account for community organizations.

Business High interest Savings Account (HISA)

An interest-bearing savings account designed for businesses looking to take advantage of higher interest rates. Tiered interest is accrued daily and paid at the end of the month, based on end of day balances. The cost of deposits is included, and a \$5.00 fee applies to transactions in excess of two free withdrawals each month.

Specialty Account Fees

| | PROPLAN UNLIMITED | PROPLAN LITE | REGISTERED CHARITY | COMMUNITY ACCOUNT |
|--|-------------------|--------------|--------------------|--|
| Included transactions | N/A | 20 | N/A | 5 |
| Monthly account maintenance fee | \$35.00 | \$15.00 | Included | \$4.00 |
| Deposits | Unlimited | \$1.25 | Included | \$1.00 |
| Monthly cash handling fee | Included | Included | Included | Included up to \$2,500, and then \$2.50 per \$1,000 |
| Deposit Anywhere deposits | Unlimited | \$0.70 | Included | \$0.70 |
| Withdrawal/transfer in-branch | Unlimited | \$1.25 | Included | \$1.00 |
| Cheque cleared | Unlimited | \$1.00 | Included | \$1.00 |
| Preauthorized debit (external withdrawal) | Unlimited | \$1.00 | Included | \$1.00 |
| Withdrawal/deposit/transfer/inquiry at KCU or EXCHANGE Network ATM | Unlimited | \$1.00 | Included | \$1.00 |
| Point of sale or online debit/credit | Unlimited | \$1.00 | Included | \$1.00 |
| Bill payment online/mobile/telephone | Unlimited | \$1.00 | Included | \$1.00 |
| Bill payment in-branch | Unlimited | \$1.50 | Included | \$1.50 |
| Send Interac® e-transfer | \$1.00 | \$1.00 | \$1.00 | 2 included per month and then \$1.00 per e-transfer sent |
| Monthly paper statement fee | \$4.00 | \$4.00 | \$4.00 | \$4.00 |
| Minimum balance to waive account maintenance fee | N/A | N/A | N/A | \$10,000 |