

Transaction Fees

STANDARD SERVICE FEES

Deposits	\$1.50
Cash handling fee	\$2.50 per \$1,000*
Deposit Anywhere™ deposits	\$1.00
Withdrawal/transfer in-branch	\$1.50
Cheque cleared	\$1.20
Preauthorized debit (external withdrawal)	\$1.20
Withdrawal/transfer/inquiry at ATM (Kawartha or EXCHANGE Network ATM)	\$1.20
Transfer – online/mobile	\$1.20
Point of sale or online debit/credit	\$1.20
Bill payment online/mobile	\$1.20
Bill payment in-branch	\$1.50
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	\$6.00
Send Interac® e-Transfer	\$1.20

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 min. 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†
US/International Non-Exchange Network ATM withdrawal	\$5.00†
Replacement debit card	\$5.00
Debit card foreign transaction fee	2.5%‡

*Cash handling fee calculated based on cash deposits between the 16th and 15th of each month, and posted at month end.

†Plus applicable ATM fee

‡Applies to the total value of the foreign currency transaction

Commercial Lending Solutions

At Kawartha, we know every business is unique, and so are its financing requirements.

Commercial Loans

We offer financing to assist your business with the purchase of a new property or with renovations of your existing premises. Competitive rates, flexible repayment terms, and other options are available depending on the type of real estate and repayment capability.

Lines of Credit

Our lending solutions are designed to help you meet the day-to-day cash flow requirements of your business or agribusiness. With a preapproved limit, funds are available for your business to borrow what you need, when you need it.

Small Business Financing

We're proud to provide lending solutions as agile as our small business members. This includes flexibility to borrow funds through term loans, lines of credit, or a customized combination of products tailored to meet the needs of your business.

Additional Services

Automated Funds Transfer/Electronic Funds Transfer Services

Business members can move funds electronically to and from other Canadian financial institutions with ease. For more information, please send an email to cashmanagement@kawarthacu.com.

Merchant Services

Kawartha Credit Union has partnered with Clover to deliver all-in-one payment solutions designed to help simplify how small businesses operate.

Investments

Our Wealth Management team will be pleased to design an investment portfolio to meet the needs of your business.

Business Services & Fees

Effective September 1, 2026



Let's get started!

Visit any branch or call our Contact Centre
at 1-855-670-0510.



Standard Chequing Account Options

Business Account: Perfect for the occasional user, this account has a maintenance fee of \$6 per month. Other monthly fees are charged on a per-use basis according to the Standard Service Fees (see reverse).

Community Account: Perfect for local organizations, this account has a maintenance fee of \$4 per month (waived if the min. balance remains >\$10,000). Includes five (5) free transactions and two (2) Interac® e-Transfers per month.

	Business & Community Account Packages				Specialty Accounts			
	Economy	Advantage	Deluxe	Unlimited	Registered Charity	ProPlan Lite	ProPlan Unlimited	High Rate Savings
Perfect for...	Businesses that want a banking package tailored to their specific needs and preferences				Org. with a registered charitable tax number	Business, legal or medical professionals†		Collecting interest on surplus funds
Monthly fee	\$25	\$50	\$75	\$125	Waived	\$15	\$35	N/A
Min. balance to waive monthly fee‡	\$15,000	\$30,000	\$40,000	\$65,000	N/A	N/A	N/A	N/A
Included transactions* (per month)	30	60	100	Unlimited	Unlimited	20	Unlimited	2 debits, then \$5 per /unlimited credits
Interac® e-Transfers (per month)	Pay per transfer	2 included	2 included	Unlimited	\$1.20 per transfer	\$1.20 per transfer	\$1.20 per transfer	N/A
Cash Handling**	No charge up to \$1,000	No charge up to \$5,000	No charge up to \$5,000	No charge up to \$20,000	Included	Included	Included	N/A

Monthly Statements: Free eStatements through online banking or \$4 per paper statement.

†Professional Business Plan is available for individuals with certain professional designations. Ask for details.

‡The monthly fee is waived when you maintain the minimum required balance throughout the full month.

*Transactions exceeding total included in each package are charged on a per-use basis at Standard Service Fees pricing, see reverse.

**Cash handling fee calculated based on cash deposits from the 16th through to the 15th of the following month, posted at month-end.

