

# 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 16<sup>th</sup> and 15<sup>th</sup> 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](mailto: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, 2024



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			
	Electronic	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 <sup>†</sup>		Collecting interest on surplus funds
Monthly fee	\$8	\$25	\$50	\$75	\$125	Waived	\$15	\$35	N/A
Min. balance to waive monthly fee <sup>‡</sup>	N/A	\$15,000	\$30,000	\$40,000	\$65,000	N/A	N/A	N/A	N/A
Included transactions* (per month)	Unlimited electronic transactions	30	60	100	Unlimited	Unlimited	20	Unlimited	2 debits, then \$5 per /unlimited credits
Interac <sup>®</sup> e-Transfers (per month)	10 included	Pay per transfer	2 included	2 included	Unlimited	\$1.20 per transfer	\$1.20 per transfer	\$1.20 per transfer	N/A
Cash Handling**	\$2.50 per \$1,000 deposited	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.**

<sup>†</sup>Professional Business Plan is available for individuals with certain professional designations. Ask for details.

<sup>‡</sup>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.

