

MANAGING YOUR MONEY

Valley Credit Union is a full service, cooperative financial institution. As such, we are owned by those we serve, our members, and not distant shareholders. Membership means a better relationship where your needs always come first. We offer professional service and honest advice, giving you the power to take control of your financial future.

Valley Credit Union recognizes every member has different needs and running a business means a busy schedule. That is why Valley Credit Union offers a variety of accounts and self-serve banking tools that are all about convenience. As a member, you can manage your accounts from virtually anywhere!

Business Accounts

Our chequing options provide many advantages and a full range of services, whether you are a small business, mid-sized business, a large corporation, or a local community not-for-profit organization.

Please see the reverse for an overview of our available business accounts and their features.

EASY ACCESS TO YOUR MONEY

MemberCard® Debit Cards

Your Valley Credit Union debit card provides the same self-service options as any other Interac® enabled debit card:

ATM Networks

In addition to ATMs at each of our seven branches throughout the Annapolis Valley, you have access to your accounts anywhere in Canada through any Interac® enabled ATM. For surcharge-free ATMs, look for the ACCULINK® and EXCHANGE® symbols on over 4,000 ATMs in Canada.

Internationally, you have access to your accounts through the Cirrus® and PLUS® ATM networks, giving you access to ATMs around the world.



Interac® Debit & Interac Flash®

Your debit card offers a worry-free way to pay for purchases from your accounts without the hassle of cash. Insert your card and enter your PIN or “tap” your card at any Flash-enabled debit machine.

Interac® Online

Shop online at your favourite online retailers and pay for your purchases easily, directly from one of your accounts.

Cross-Border Debit

Securely use your debit card at approximately 2 million retailers in the U.S. thanks to Interac’s collaboration with NYCE Payment Networks.

Self-Serve, 24-Hour Access

with MemberDirect® Small Business Online Banking

All the great features of our online banking platform providing access to your accounts 24 hours a day, 7 days a week. View your accounts, transfer funds, pay your bills, and more online instantly with these self-serve features:

Online Banking

Full access to your account, contact information, account services, statements, and financial documents from a desktop or laptop computer.

Mobile App

View your accounts, transfer funds, pay all your bills, and more online instantly anytime and anywhere from your mobile phone!

Deposit Anywhere™

Deposit cheques securely using the mobile app. Simply snap a picture of the cheque and submit for deposit.

Interac e-Transfer®

A fast, secure, and convenient way to easily transfer money to anyone with an email address or mobile phone and an account at a Canadian bank or credit union.

Interac® Online

Pay for online purchases using your credit union account rather than a credit card. It’s secure, convenient, and fast. No banking information is shared with the retailer or other third parties.

Direct Banking Alerts

Select from a number of available alerts to receive email/text notifications when changes are made to your account.

Lock’N’Block™

Instantly and temporarily deactivate your debit cards anytime and anywhere using online banking or the mobile app, making fraudulent use of the card impossible.

Mobile Web

Perform all the key functions of online banking using our website on your mobile phone.

Mobile Text

Text commands to MONEY (66639) and receive an instant response with the desired account information without using your data. Text HELP for a list of commands.

TeleService®

Access your accounts by telephone toll-free from anywhere in North America, 24 hours a day, 7 days a week. 1-800-963-4848

In Branch Services

Canadians voted credit unions, among ALL Canadian financial institutions, #1 in Customer Service Excellence (IPSOS) in 2020 for the sixteenth straight year!

Valley Credit Union Locations

Sound advice and convenient service from our professional staff at all our branch locations from one end of the Annapolis Valley to the other.

ICU Services (Inter-Credit Union Connectivity)

Use every credit union in Atlantic Canada as your own. Services include cash withdrawals, transfers between accounts (including loan and mortgage payments), deposits, and balance inquiries. Account number or debit card and photo ID are required.

ADDITIONAL SERVICES*

Lending and Credit Solutions

Valley Credit Union is equipped to handle all your business needs whether your business is a sole proprietor, partnership, corporation, or organization. Our local, dedicated commercial lending team can process your application promptly.

Payment Stream Automated Funds Transfer

Payment Stream lets you remit and receive payments quickly and easily, even from other financial institutions.

Everlink Merchant Services

Accept debit or credit card payments with a merchant terminal. We offer *Chase Paymentech* and *Square* merchant terminals through our partner, Everlink.

Desjardins Payroll and HR Services

Desjardins payroll and human resources services offer a full range of solutions for payroll, human resources, and workplace health and safety, prevention, and risk management.

Wealth Management and Insurance

Our partners at CU Financial Management, a full service brokerage, would be happy to offer a consultation on how to achieve your long-term financial goals at no cost to you.

Wire Transfers

Whether you need to send money within Canada or internationally, in Canadian funds or another currency, you can arrange wire transfers at any Valley Credit Union location.

YOUR US Chequing Account

Send money abroad and purchase items from the U.S. or other foreign countries. Save money by eliminating the administration charge for cheques issued in USD drawn on CAD chequing accounts and improve efficiency by eliminating delays.

Locations

Bridgetown – 902-665-2545

256 Granville St., PO Box 428
Bridgetown, NS B0S 1C0

Cambridge – 902-538-3905

5670 Hwy #1, PO Box 70
Waterville, NS B0P 1V0

Canning – 902-582-7655

969 Seminary Ave., PO Box 10
Canning, NS B0P 1H0

Greenwood – 902-765-3342

780 Central Ave., PO Box 1540
Greenwood, NS B0P 1N0

Hantsport – 902-684-3274

24 William St., PO Box 292
Hantsport, NS B0P 1P0

Middleton – 902-825-6876

32 Commercial St., PO Box 1319
Middleton, NS B0S 1P0

New Minas – 902-681-6884

9237 Commercial St.
New Minas, NS B4N 3G1

Head Office – 902-538-4510

5682 Hwy #1, PO Box 70
Waterville, NS B0P 1V0



www.valleycreditunion.com



* Refer to our *Your business deserves focus* booklet for more detail.

Business Accounts



BUSINESS BANKING SERVICES

Valley Credit Union helps businesses and not-for-profit organizations unleash their potential and achieve their vision and goals. We are equipped with a professional and tailored suite of commercial services to satisfy a wide range of business requirements. Valley Credit Union is committed to responding to your business's needs quickly and effectively with knowledgeable and local Commercial Relationship Managers.

Our pool of experts has an intimate understanding of both business and personal needs, which gives them the background necessary to make effective and valuable recommendations on business challenges, growing your business, and personal retirement planning.



Account Features	YOUR Business	YOUR Business 20	YOUR Business 55	YOUR Business 85	YOUR Business 125	Not-For-Profit 10	YOUR US Chequing
Member Suitability	A pay-as-you-go account for businesses with few transactions.	For businesses with 20 or fewer transactions per month.	For businesses with 55 or fewer transactions per month.	For businesses with 85 or fewer transactions per month.	For businesses with 125 or fewer transactions per month.	For charities and not-for-profit organizations.	For managing US funds.
Minimum Monthly Fee ¹	\$12.00	\$18.00	\$30.00	\$45.00	\$75.00	\$3.00	\$0.00
Number of Transactions Included in Monthly Fee ^{2, 3} (per item charge per additional transaction)	0	first 20	first 55	first 85	first 125	first 10	0
Access to MemberDirect® Small Business Online Banking	▲	●	●	●	●	●	inquiries only
ATM Networks ACCULINK® and EXCHANGE® (surcharge-free) ⁴	▲	▲	▲	▲	▲	▲	■
ATM Network Cirrus® and PLUS® (International) ⁴	▲	▲	▲	▲	▲	▲	■
ATM Network Interac® (Canada) ⁴	●	●	●	●	●	●	■
Cash Deposit Amounts	▲	first \$2,500 free	first \$5,000 free	first \$7,500 free	first \$10,000 free	first \$2,500 free	▲
Cheque Deposits	▲	first 25 free	first 45 free	first 60 free	first 75 free	first 10 free	▲
Cheque Orders (option to personalize)	▲	▲	▲	▲	▲	▲	▲
Cheque Withdrawals	▲	▲	▲	▲	▲	▲	▲
Clickable Cheques	●	●	●	●	●	●	●
Deposit Anywhere™ ⁶	▲	▲	▲	▲	▲	▲	■
Direct Messages and Alerts ⁷	●	●	●	●	●	●	●
E-Documents (including statements) ⁷	●	●	●	●	●	●	●
ICU® (Inter-Credit Union) Services	●	●	●	●	●	●	■
In-Branch Transactions Withdrawals and Transfers	▲	▲	▲	▲	▲	▲	▲
Interac® Cross Border (use debit card in US at select locations) ⁵	▲	▲	▲	▲	▲	▲	■
Interac® Direct Payment (POS using debit card) ⁵	▲	▲	▲	▲	▲	▲	■
Interac® e-Transfers ⁷	▲	first 5 free	first 5 free	first 5 free	first 5 free	▲	■
Interac® Online Payment (restrictions may apply) ⁵	▲	▲	▲	▲	▲	▲	■
Lock'N'Block™ ⁷	●	●	●	●	●	●	■
MemberDirect® Bill Payment ^{3, 7}	▲	▲	▲	▲	▲	▲	■
Mobile App ⁷	●	●	●	●	●	●	inquiries only
Mobile Banking ⁷	●	●	●	●	●	●	inquiries only
Mobile Text ⁷	●	●	●	●	●	●	●
Overdraft Protection (OAC)	▲	▲	▲	▲	▲	▲	■
Pre-Authorized Debits	▲	▲	▲	▲	▲	▲	▲
Safety Deposit Box	▲	▲	▲	▲	▲	▲	▲
Stop Payments	▲	▲	▲	▲	▲	▲	▲
TeleService® Telephone Banking Inquiries ⁷	Five free inquiries per month						
TeleService® Telephone Banking Transactions ^{3, 5, 7}	▲	▲	▲	▲	▲	▲	■

● Available for free ▲ Available at a cost ■ Not available

¹Does not include transaction fees. Transactions are charged on a per item basis - see Service Fees table. ²Interac® e-Transfers, international Interac®, transactions on third party ATMs, cheque orders, and other negotiable instruments are not included. ³Electronic bill payments now counted in the number of transactions included in monthly fee, excluding not-for-profit accounts. ⁴Surcharges may be charged by other institutions. ⁵May not be available to accounts with two authorizations to sign requirement. ⁶Available within the mobile app only. ⁷Must be signed up for MemberDirect to use. © Interac is a registered trademark owned by Interac Inc. and is used under license. © EXCHANGE is a registered trademark owned by FICANEX® and is used under license. © Cirrus is a registered trademark owned by Mastercard International Inc. and is used under license. © ACCULINK is a registered trademark owned by Credit Union Central of Canada and is used under license. © PLUS is a registered trademark of Visa International and used under license. © TeleService, © MemberDirect and © MemberCard are registered trademarks owned by Canadian Credit Union Association and are used under license.

Service Fees ¹	All YOUR Business	Not-for-Profit 10
Account Closed Within 90 Days		\$20.00
ATM Withdrawal Cirrus® and PLUS® Networks		\$4.00
ATM Withdrawal Interac® Network		\$2.50
ATM Withdrawal Your Credit Union		\$1.25
Auto Transfer		\$5.00
Balance of Account Transfer		\$20.00
Cash Supplied/Deposited		\$2.25/\$1,000
Certified Cheque Holder		\$20.00
Certified Cheque Issuer		\$10.00
Chargebacks		\$7.00
Cheques Deposited		\$0.20
Cheque-Official		\$7.50
Cheque Withdrawal		\$1.25
Cheques Sent/Received on Collection		\$20.00
Coin Supplied/Deposited		\$2.25/\$100
Credit Reference/Audit Confirmation Fee		\$30.00
Deposits		\$1.25
Inactive Account Notice		\$1.50/mo
In-Branch Bill Payment		\$2.00
In-Branch Withdrawal or Transfer		\$1.25
Interac® Cross Border		\$1.25
Interac® Direct Payment (POS)		\$1.25
Interac® E-Transfer		\$1.25
Interac® Online Payment		\$1.25
Interest Letter		\$15.00
Lending Fee for Late Payment		\$5.00
Loan Extension		\$15.00
MemberDirect® Bill Payment ²		\$1.00
Money Order - CAD/USD		\$6.50 + delivery
Night Deposit Access		\$10.00/yr
Night Deposit Disposable Bags/per 100		cost + \$10
Overdraft Fee		\$5.00
Overdraft Interest		interest/mo (\$5 min)
Payment Stream Setup Fee		\$249.00
Payment Stream Ongoing Fees		\$25/mo + activity fees
Returned NSF Item/3rd Party Demand		\$48.00
PPSA Registration		cost + \$15.00
Pre-Authorized Payment Withdrawal		\$1.25
Safety Deposit Box-Small		\$50.00 + HST
Safety Deposit Box-Medium		75.00 + HST
Safety Deposit Box-Large		\$110.00 + HST
Standby Letter of Credit		2%/yr (\$300 min)
Stop Payment		\$12.50
TeleService® Bill Payment ² /Transfer Debit		\$1.00
TeleService® Inquiry		5 free/mo then \$0.50
YOUR US Chequing Account Debits		\$1.30
US Cheque Written on Canadian Account		\$20.00
Voucher Search		\$30/hr (\$15 min)

¹Fees listed are per occurrence, unless otherwise noted. Refer to Chequing & Savings Brochure for YOUR US Chequing service fees. ²Multiple payments of the same amount to the same vendor on the same day will result in cancellation of all payments after the first.