

## BANK YOUR WAY

We offer various self-service, teller, and online banking choices. We're confident we have the right solution for your business or non-profit.

### Deposit Anywhere™

Deposit cheques securely using your Valley Credit Union 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. Register with Interac in your Online Account or Mobile App and setup autodeposit for a seamless experience.

### Alerts and Notifications

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 your Mobile App or Online Banking account, making sure you stay in control of your account.

We are a proud member of:  
 Annapolis Valley Chamber



**SONA**

**Desjardins**  
Business



## THE LOCAL DIFFERENCE

Supporting Local Business, Every Step of the Way, take the time to understand you and your business goals. **We're proud to invest in local entrepreneurs both big and small.**

Our decisions are made locally, by people who live and work right here - just like you. That means honest advice, tailored solutions. With online, mobile, and in-branch banking services, we can evolve with your business needs, make managing your finances smart, simple, and easy.

**"Valley Credit Union believed in our vision from the start. Their local insight and personal support helped take our business to the next level."**

### Get more than an account:

- In-branch personal services
- Multiple user access (account delegates)
- Merchant / POS Solutions
- Business loans and lines of credit
- Commercial and construction mortgages
- Wealth management and insurance
- Business credit cards
- Online and mobile app banking solutions
- Consolidated account view
- Online bill payments and transfers
- Real-time security alerts and notifications
- Ding Free® ATM network access across Canada
- And so much more!

**Personalized, local, simple, secure, and tailored products and solutions - because your business deserves more.**

Updated February 2026

## ABOUT CREDIT UNIONS

We are a full-service, cooperative financial institution, locally owned by our members in the Annapolis Valley, Nova Scotia. As a business member, you'll benefit from personalized service and expert advice at every step of your financial journey. **By banking with us, you're not only managing your business finances efficiently but also supporting your community.**

We offer simple, straightforward banking solutions designed to meet the unique needs of your business - big or small. Manage your deposits, transfer funds, payroll and merchant services are easy to access, whenever and however works best for you. **Align with your values and let's work together to find the right solution for your business? Let's talk!**

### Everyday Business Accounts & Services:

- Digital First Banking
- Business Chequing & USD Accounts
- Non-Profit / Charity Accounts\*
- Payroll & Human Resources Services\*
- Merchant Services & Payment Solutions
- Interac e-Transfer® and more!

### Ways to Bank:

Our friendly and honest approach to banking comes with today's modern technology:

- In-Branch Services at all of our branches
- Business Online Banking with account consolidation, multiple users, and dual signature in the app and online banking
- ATM across one of the largest surcharge-free ATM networks in North America
- And a number of self-serve services

**Together, let's grow your business and support local:**



**Valley**  
CREDIT UNION

**VALLEYCREDITUNION.COM**

### Corporate | Head Office:

**By Appointment Only**  
Valley Credit Union Ltd.  
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Waterville, Nova Scotia B0P 1V0

vcu.admin@valleycreditunion.com

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1-866-990-4044

[valleycreditunion.com/bus-home](http://valleycreditunion.com/bus-home)

# Business Banking



 **Valley**  
CREDIT UNION

**Empowering Community Growth:**

At Valley Credit Union, we're committed to helping your business thrive. Whether you're launching a startup or expanding an existing venture, our business loans are tailored to support your goals - **BIG or SMALL**.

With a member-first mindset, we keep decisions local—so your business stays rooted in the community it serves.

Our everyday chequing accounts and seamless online transfers are built for your convenience, meeting the demands of today's modern business world, helping you spend less time on paperwork and more time growing your business.

From **payroll and merchant solutions** to online bill payments, we make it easy to manage your operations. Plus, with the Valley Credit Union Debit Mastercard®, you can confidently order supplies and shop online knowing you're supported every step of the way.

Looking for the perfect **company credit card?** We have competitive solutions for your team.

**SUPPORT LOCAL BUSINESS AND LOCAL BANKING.**

Book an appointment today!



**Valley**  
CREDIT UNION

## YOUR Business Savings and Chequing Accounts

### DIGITAL FIRST

Monthly Fee: \$15

- Unlimited electronic transactions
- Up to 20 Interac e-Transfers®
- All non-electronic transactions \$5

### 20 TRANSACTIONS

Monthly Fee: \$18

- Up to 20 transactions
- Up to \$2,500 cash deposits
- Up to 25 cheque deposits

### 55 TRANSACTIONS

Monthly Fee: \$30

- Up to 55 transactions
- Up to \$5,000 cash deposits
- Up to 45 cheque deposits

### BUSINESS SAVINGS

Let your money work for you. Earn interest each month with our Pay-As-You-GO transaction based account.

### 85 TRANSACTIONS

Monthly Fee: \$45

- Up to 85 transactions
- Up to \$7,500 cash deposits
- Up to 60 cheque deposits

### 125 TRANSACTIONS

Monthly Fee: \$75

- Up to 125 transactions
- Up to \$10,000 cash deposits
- Up to 75 cheque deposits

### NON-PROFITS

Monthly Fee: \$3

- Up to 10 transactions
- Multiple delegate users account access

### USD CHEQUING & SAVINGS

Do you need a USD account to hold funds? Ask us about our no-fee USD accounts that are based on a per transaction fee charge of \$1.30\*.

**Additional Credit Union Services:**

- Lending and credit solutions
- Payment Stream Automated Funds Transfer
- Desjardins Payroll and HR Services
- Wire Transfers - International and Domestic
- CU Financial Management, a full-service brokerage

**ADDITIONAL TRANSACTIONS**  
(service fees charged per transaction, on the last business day of the month)

Operating Accounts	\$1.25
Savings Accounts	\$2.00
Non-Electronic, Digital First Accounts	\$5.00
Non-Profit Accounts	\$1.25
USD Business Chequing Accounts	\$1.30

**ELECTRONIC BILL PAYMENTS**

Operating & Non-Profit Accounts	\$1.25
Savings Accounts	\$2.00
In-Branch Bill Payments	\$2.00
Interac e-Transfers®	\$1.25
Cash Deposits	\$2.25 / \$1,000
Coin Deposits	\$2.25 / \$100
Cheque Deposits	\$0.20 each
Auto Transfers	\$5.00

**ATM FEES**

ATM Transaction - Credit Union	FREE
Non-Credit Union ATM Transaction	\$2.50
ATM Plus® network & Cirrus®	\$4.00

SERVICE FEES		
Overdraft	\$5.00 (MIN)	
Overdraft Interest	21%	
Official Cheque	\$7.50	
Returned NSF Item	\$48.00	
Chargebacks	\$7.00	
Stop Payments	\$12.50	
Wire Transfers	Cost +\$6.00	
US Cheque on Canadian Account	\$20.00	
Inactive Account	\$1.50/month	
Account Closed in 90 Days	\$20.00	
Bank Confirmation	\$30.00	
Voucher Search	\$30/hr - \$15/min	
Balance Transfer Out Fee	\$20.00	

INTERAC E-TRANSFER® LIMITS		
MAXIMUM AMOUNT	OUTGOING	INCOMING
Per Transfer	\$10,000	\$10,000
Per Day	\$20,000	\$20,000
7-Day Rolling Limit	\$50,000	\$140,000
30-Day Rolling Limit	\$100,000	\$140,000
Per Request (Probationary Outgoing \$3,000)	\$3,000	\$3,000

Interac e-Transfers have distinct dollar limits for both sending and receiving funds. Limits per Business.

\*Fees are subject to change without notice. Please visit a branch for full details. Monthly account package fees are on a per month basis. Additional transaction fees may apply and are charged on a per item basis. See the Service Fees table. Electronic bill payments and international transfers are counted in the number of transactions included in the monthly account package, excluding not-for-profit accounts. Surcharges may be charged by other institutions for transactions or ATM usage. Before you can use the mobile app or online banking, you must register in-branch for MemberDirect® and accept the Small Business Terms & Conditions. ©Interac, Interac Flash, and Interac e-Transfer is a registered trademark owned by Interac Inc. and is used under license. ®/TM Registered certification marks are used under license. ©TeleService is a trademark owned by the Canadian Credit Union Association and are used under license. Updated February 2026.