

Business and Agriculture OPERATING ACCOUNTS

Account Package	Monthly Fee	Monthly Debit Transactions Included
1	\$10.00	25
2	\$20.00 (\$0 if you maintain a \$7,000 balance)	50
3	\$35.00 (\$0 if you maintain a \$12,000 balance)	85
4	\$50.00 (\$0 if you maintain a \$18,000 balance)	120
5	\$75.00 (\$0 if you maintain a \$28,000 balance)	175
Unlimited	\$110.00 (\$0 if you maintain a \$30,000 balance)	Unlimited

Over Limit Transaction Fees:

Electronic debit transaction**	\$0.75
Cheque transaction	\$1.00
Assisted transfer	\$1.25
In-branch withdrawal	\$1.25

* Debit transactions include: ATM withdrawals, direct payment/POS, MasterCard® debits, pre-authorized payments/debits/transactions, cover-draft transfers, electronic transfers, telephone and online bill payments, cheques, assisted transfers and assisted withdrawals

** Electronic debit transactions include: ATM withdrawals (SK credit unions and ding free® ATM), un-assisted bill payments, direct payment, MasterCard® debits, pre-authorized payments.

Interest Calculation:

Interest earned on daily closing balance and paid monthly using the following tiers:

Account Balance	Interest Rate
\$0.00 to \$4,999.99	0.050%
\$5,000 to \$999,999.99	0.100%

Free Services:

- One confirmation per annum
- One free endorsement stamp
- Unlimited deposits no charge
- No minimum balance
- No charge e-statement (requires email address and online banking access)

Other Services:

- Cheques at cost
- INTERAC® e-Transfers \$1.50
- Interac® ATM transactions..... \$2.50
- CIRRUS® ATM transactions.....\$4.00