

memberguide



BUSINESS ACCOUNTS

Well beyond a bank.



BUSINESS ACCOUNTS

With great standard features like free online and telephone banking 24 hours a day, 7 days a week, our business accounts offer something for every level of business.

- **Essential Business Chequing**
- **Advantage Business Chequing**
- **Advantage Plus Business Chequing**
- **Premium Business Chequing**
- **Community Chequing**

LOANS & LINES OF CREDIT

Purchase equipment, finance growth or cover expenses with affordable borrowing solutions tailored to meet your company's needs.

- **Business Loans**
- **Business Lines of Credit**

BUSINESS MASTERCARD®

Keep business spending organized and easy to track with the flexibility and security of MasterCard.

- **Unlimited cardholders**
- **Customized credit limits for each card**
- **Cardholder specific statements**
- **Master RoadAssist at preset rates**

MORTGAGES

Benefit from low lending rates, easy applications and flexible payment options including early prepayment on open mortgages all arranged with expert assistance through our Commercial Services Department.

- **Open and closed mortgages**
- **Purchase or refinance**
- **Industrial or commercial properties**
- **Investment properties**

INVESTING

Invest the money your business is making and benefit from competitive returns, expert financial advice and a wide range of investment products and services.

- **Term Deposits**
- **Wealth Management**

Invest with confidence

Deposits insured by the Financial Services Regulatory Authority of Ontario (FSRA). For further information please ask us for a brochure or call FSRA at 1-800-668-0128 or visit <https://www.fsrao.ca>

MERCHANT SERVICES

Create customized payment solutions for your customers' convenience and enjoy low fees, quick and easy applications, and professional service and support.

- **Debit card payments for online sales**
- **Point of purchase retail**
- **Pre-approved monthly payments**

PACE CREDIT UNION is a full-service financial institution that goes *well beyond a bank* to deliver the personalized service and support its members deserve while on their financial journey. This guide offers a brief overview of the products and services offered to all of our members. For detailed information, visit us in branch or go to pacecu.com.

ACCOUNT	Essential Business Chequing	Advantage Business Chequing	Advantage Plus Business Chequing	Premium Business Chequing	Community Chequing
Monthly administration fee	\$10.00	\$20.00	\$35.00	\$55.00	FREE
Record keeping					
Paper statement - mailed with images	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
Online statement viewing	FREE	FREE	FREE	FREE	FREE
Online cheque viewing	FREE	FREE	FREE	FREE	FREE
Monthly fee exemption tier	N/A	N/A	N/A	N/A	N/A
Transactions included in monthly fee	10	30	60	100	25
NOTES	<i>Includes all full and self-serve transactions. Excludes ATMs and Interac® e-Transfer.</i>	<i>Includes all full and self-serve transactions. Excludes ATMs and Interac® e-Transfer.</i>	<i>Includes all full and self-serve transactions. Excludes ATMs and Interac® e-Transfer.</i>	<i>Includes all full and self-serve transactions. Excludes ATMs and Interac® e-Transfer.</i>	<i>Includes all full and self-serve transactions. Excludes ATMs and Interac® e-Transfer.</i>
Full-serve transactions					
In-branch withdrawal	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25
In-branch deposit	\$1.25	\$1.25	\$1.25	\$1.25	FREE
In-branch transfer	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25
In-branch bill payment	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25
Self-serve transactions (phone, internet, debit)					
Deposit Anywhere	FREE	FREE	FREE	FREE	FREE
Cheques	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
Pre-Authorized Payments	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
Transfer	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
Bill Payment	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
Point of Sale (debit)	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
PACE ATMs	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
THE EXCHANGE® ATMs	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
ACCULINK® ATMs	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
Interac® e-Transfer	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50
ATMs					
Interac® ATMs	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
US ATM transactions	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
International ATM transactions	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00
Overdraft protection (LOC)	Available	Available	Available	Available	Available

All packages and fees effective October 2020. Surcharges at source are not included in packages or fees.

SERVICES AND PRODUCTS	FEE
Day-to-Day Services and Products	
Official Cheque: CAD	\$7.50
Bank Draft: CDN/US/Foreign	\$15.50
Safety Deposit Box Annual Rental - various sizes	\$45.00 to \$210.00/yr + HST
Sundry Services	
Outgoing Money Wire Transfers CDN/US (fee in same currency) Foreign (fee in CAD equivalent) \$10,000 CDN or less \$10,000.01 to \$50,000 CDN Greater than \$50,000 CDN	Central1 + \$20.00 Central1 + \$40.00 Central1 + \$65.00
Incoming Money Wire Transfers Canadian US/Foreign	Central1 + \$15.00 Central1 + \$15.00
Wire Investigation Fee for Non-Bank Error/ Returns/Incorrect Address or Banking Information	Central1 \$25.00 + Pace fee \$35.00
Reference Letter: <i>Account Balance, Bank Verification, Interest Earned, Audit Confirmations and Statements of Interest Paid</i>	\$25.00
Negotiating Foreign Cash and Instruments	Cost
Record search < 90 days	\$35.00/hr + cost
Record search > 90 days	\$35.00/hr + cost
Statement: duplicate in-branch statement	\$2.00/statement
Cheque Handling Fees	
NSF Cheque	\$45.00
NSF Presentment Fee Per Item	\$10.00
Stop Payment: In branch and Online	\$12.00
Charge Back	\$6.00
Rejected Clearing Item	\$10.00
Cheque Sent or Received on Collection	\$30.00
US\$ Cheque Drawn on CDN\$ Account	\$20.00
Post-dated Transaction Held for Processing	FREE
Other Miscellaneous Charges	
Account Closed Due to Unresolved Overdraft	up to \$200.00
Early Account Closing Fee (within 90 days)	\$25.00
Inactive/Dormant Account	\$35.00/annum
Administration of Garnishee or Requirement to Pay	\$50.00
Balance of Account - Transfer of Account to Another Financial Institution	\$20.00
Loan Late Payment Fee	\$60.00
NSF Loan Payment Fee	\$60.00
Registered Account Transfer Out	\$100.00/transfer
Estate Processing Fee	\$200.00 + cost
Commercial In Branch Cash Deposit	\$2.00 per \$1,000
Coin Deposit	\$2.00 per \$100
Night Deposit Bag	\$25.00 + HST
Central1 Annual Dues	\$9.75
Overdraft Interest for Authorized/Unauthorized	30%/annum

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pacecu.com