

At **First Credit Union** we know that operating a business is more than a full-time job.

Our wide range of services and account packages make banking easier so you can invest your time and energy where it's needed most.

PAY AS YOU GO: Free or a low monthly charge with pay-as-you go fees makes these accounts ideal for members who have low transactions.

E-BUSINESS: For members who prefer to do their business banking online. With a low monthly fee, it includes 30 free electronic transactions and unlimited electronic bill payments & electronic deposits.

PREMIUM, CLASSIC, ADVANTAGE: Chequing accounts that include unlimited internal transfers, bill payments, and night, ATM & electronic deposits. The only

thing left to decide is the number of free monthly transactions that works best for your business.

PLUS: With all the benefits of our chequing accounts plus free e-transfers and 100 free monthly transactions, this comprehensive account has everything a business could need.

	PAY AS YOU GO		BUSINESS CHEQUING ACCOUNTS				
	First Chequing [~]	First Savings	e-Business	Premium	Classic	Advantage	Plus
INTEREST	No	Yes*	No	No	No	No	No
MONTHLY FEE	\$6.00	Free	\$10.00	\$12.00	\$24.00	\$35.00	\$50.00
FREE MONTHLY TRANSACTION LIMIT	0	0	30 Self Serve	15	40	65	100
AFTER LIMIT REACHED: DEPOSIT – FULL SERVE		\$1.00	\$1.50	\$1.00			
DEPOSIT – SELF SERVE		Free	Free	Free			
TRANSFER – FULL SERVE		Free	\$1.50	Free			
TRANSFER – SELF SERVE		Free	Free	Free			
WITHDRAWAL		\$1.00	\$1.50	\$1.00			
CHEQUE[®]/POINT OF SALE/ PRE AUTH DEBIT/CU ATM		\$1.00	\$1.00	\$1.00			
NIGHT DEPOSIT		\$1.00	\$1.00	Free			
BILL PAYMENT		\$1.25	Free [^]	Free			
INTERAC[®] E-TRANSFER: SEND/REQUEST	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	Free

ding free First Credit Union members have access to thousands of surcharge-free ATMs across Canada

All deposits are fully guaranteed. Protection provided by the Credit Union Deposit Insurance Corporation of British Columbia.

This brochure was printed on recycled paper 

*Interest is calculated based on closing daily balance

[~]Only applies to chequing accounts
[^]Full serve bill payment \$1.25 fee

Full serve = Assisted transaction
Self Serve = Online or mobile banking

[~]Available in US funds
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