

# What makes us different?

## Profit Belongs to Members

That's our bottom line! The credit union business model is designed to give profit back to its members in the form of low rates and enhanced products and services. We provide expert financial advice and services but we do it differently. In fact, our members say we do it better!

## Your Money is Safe

The Credit Union Deposit Guarantee Corporation has been insuring deposits in Credit Unions in our province for over 30 years. All deposits are insured to a maximum \$250,000 per account type. This deposit protection is superior to other financial institutions and a key benefit to our members.

## Canadians Rank Credit Unions #1

For 14 consecutive years, Canadians have ranked Credit Unions first in overall Customer Service Excellence and Branch Service Excellence among all financial institutions.\*



EASTERNEEDGE

31 Corey King Drive  
Mount Pearl, NL A1N 0A5

Phone: 709-739-2920  
Toll Free: 1-800-716-7283  
Fax: 709-739-3728

[easternedgecu.com](http://easternedgecu.com)



# Business Accounts



EASTERNEEDGE

## Business Accounts

EasternEdge Credit Union offers a cost effective way to do business banking:

- Straightforward, easy to understand packages
- Professional, personal service
- Local decision making
- FREE Deposits

Competitive products and services tailored to meet your business financial needs, along with our expert employees, are some of the key reasons why more and more business owners are banking with their local credit union.

## YOUR Business Chequing Packages†

### YOUR Basic Business

Monthly fee of \$15.00 includes:

- 12 Every Day Transactions
- Per item fee in excess of 12 transactions
- FREE Deposits

### YOUR Business 50

Monthly fee of \$40.00 includes:

- 50 Every Day Transactions
- Per item fee in excess of 50 transactions
- FREE Deposits

### YOUR Business 125

Monthly fee of \$80.00 includes:

- 125 Every Day Transactions
- Per item fee in excess of 125 transactions
- FREE Deposits

### YOUR Business 250

Monthly fee of \$120.00 includes:

- 250 Every Day Transactions
- Per item fee in excess of 250 transactions
- FREE Deposits

## Other Business Products and Services

- Customer Automated Funds Transfer (CAFT)
- High Interest Savings Account (HISA)
- Operating Lines of Credit
- Equipment Loans
- Commercial Mortgages (In partnership with League Savings and Mortgage Company)
- Safety Deposit Box Rental
- Night Depository
- Business Credit Card (OAC)
- Wealth Management Services

## Every Day Transaction Fees†

ATM Bill Payment – Credit Union	\$1.25
ATM Withdrawal – Credit Union EXCHANGE®	\$1.25
Direct Payment Purchase (Member Card®)	\$1.25
In-Branch Withdrawals	\$1.25
Interac eTransfers®	\$1.25
Interac® Online Payment	\$1.25
MemberDirect® Bill Payment	\$1.25
TeleService® Bill Payment	\$1.25
Withdrawal Cheques & Pre-authorized Debit	\$1.25

## Additional Service Fees† (Not included in Business Packages)

ATM Withdrawal – Interac® Network (Domestic)	\$2.00
ATM Withdrawal – Plus® Network	\$4.00
Bank Confirmations	\$25.00
Chargeback Item	\$20.00
Certified Cheque – Member	\$20.00
Certified Cheque – Non-Member	\$30.00
Cheque/PAP – Stop Payment	\$20.00
Money Orders & Drafts (Canadian/US)	\$7.50
Night Depository – Setup Fee (One Time)	\$25.00
Night Depository – Disposable Bags	\$0.40
Non-Encoded Cheque Withdrawal	\$5.00
NSF Returned Item	45.00
Safety Deposit Box – Small	\$40.00
Safety Deposit Box – Medium	\$60.00
Safety Deposit Box – Large	\$100.00
Unauthorized Overdraft	\$7.00
Wire Transfer Deposit (Canadian/US)	\$45.00

## Did you know?

EasternEdge Credit Union also offers many great options for your personal financial needs, including:

- Personal Account Packages
- RRSP/RESP/RRIF/TFSA
- High Interest Savings Accounts
- Personal Loans and Mortgages
- Lines of Credit
- Home Equity Loans
- Suite of Credit Card Products
- MemberDirect® Online Banking
- Mobile Banking App
- Interac Flash®
- Interac® Online Payment
- Interac eTransfer®
- Lock'N'Block™
- ding free® ATM Network
- Wealth Management Services

†Fees and packages are subject to change.

® EXCHANGE is a registered trademark owned by FICANEX® and is used under license. ® TeleService, and MemberDirect are registered trademarks owned by Canadian Credit Union Association and are used under license. ® Interac is a registered trademark owned by Interac Inc. and is used under license. ® HANDS & GLOBE Design is a registered certification mark owned by the World Council of Credit Unions, used under license. \*The Ipsos 2018 Financial Service Excellence Awards are derived from the combined program year results of quarterly Customer Service Index (CSI) surveys ending September 2018. Sample size for the total 2018 CSI program year was 49,732 completed surveys yielding 75,334 institution ratings. The CSI survey has been conducted since 1987.