

Refreshingly honest banking.

Did you know that the majority of our competitors charge per item deposit fees – yes – that’s right – they charge you per bill, per rolled coin and per cheque. At Advance Savings, we keep it honest and don’t charge our members hidden banking fees or per item deposit charges.

Business banking.

Our account packages are perfect for our business members’ everyday banking needs. It’s easy to find the one that fits your business best depending on if you like to visit us in-branch, do most of your transfers online or use *Interac*® e-Transfer.

Other Business Products

- Business Savings Accounts and Investments
- Business Credit Cards
- Operating Lines of Credit
- Commercial Loans and Mortgages
- PaymentStream Direct Automated Fund Transfers
- International Transfers
- Night Depository
- Wealth Management Services
- Merchant & POS Services
- Payroll & Employee Services
- Small Business Loan Insurance



Account Packages	CU Business	CU Business 25	CU Business 50	CU Business 100	CU Community Non Profit
Monthly Fee*	\$5.95	\$17.95	\$34.95	\$59.95	\$4.95
Everyday Business Transactions	Pay per transaction	25	50	100	10
<i>MemberDirect</i> ® Online Banking	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Monthly Paper Statements with Cheque Images	FREE	FREE	FREE	FREE	FREE
eStatements	FREE	FREE	FREE	FREE	FREE

*90¢ for Everyday Business Transactions above package count, unless otherwise noted.

Transactions*	Per Item Fees**	Transactions*	Per Item Fees**
Atlantic Credit Union ATM transactions	0.90¢	NSF returned item	\$50.00
Account closed within 90 days	\$20.00	Official cheques / Draft	\$8.00
Business deposit book	\$5.00	Plus ATM transaction	\$4.00
Certified cheque – member	\$15.00	Post dated cheques held for deposit	\$5.00
Certified cheque – non-member	\$30.00	Pre-authorized payments	0.90¢
Chargeback	\$15.00	Reference letter – Bank confirmation	\$20.00
Cheque Image retrieval	\$5.00	Reference letter – Interest confirmation	\$20.00
Cheque withdrawal	0.90¢	Rejected or redirected clearing item	\$5.00
Cheque written on a non-chequing account	\$5.00	Rush cheque	\$2.00
Direct deposit	0.90¢	Search fee (per hour)	\$30.00
In-branch bill payment	0.90¢	Stop payment, full details	\$15.00
In-branch deposit	0.90¢	Stop payment, incorrect or missing information	\$25.00
In-branch withdrawals	0.90¢	TeleService® transaction	0.90¢
<i>Interac</i> ® ATM transaction	\$2.00	Wire transfer - National	\$30.00
<i>Interac</i> ® Direct Payment	0.90¢	Wire transfer - US/International	\$50.00
Interim account statement	\$5.00		
Item held for payment	\$25.00		
Night depository (yearly)	\$86.25		
Night depository bag order (50)	\$20.00		
Non-encoded or unqualified cheque or pre-authorized debit	\$5.00		

*Fees charged on or around the 30th of each month.
 **Per item Transaction Fees unless included in packages (subject to change and some conditions apply).