



RACHEL FREITAG  
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*Doing business together through life.*

## WELCOME TO BUSINESS BANKING

At EKC, with our “can do” ability, we are responsive and helpful through all stages of your business. Anything you need, from a listening ear or advice to flexible, fast and efficient products and services.

In addition, we give back to our members and communities on average \$200,000 a year. Come see us!



*Did you know?*

We offer personalized service and solutions that are easy to understand. EKC strives for exceptional quality, value and service, to give you the freedom and flexibility to manage your money and live your life the way you want.

**FREE MemberDirect® Online Banking**

## TOP 1 2 3 4 5 REASONS *to join* EKC

- 1 We're your advocates.** The credit union person who serves you represents you. When financing decisions are being made, you'll find we have more local influence over these decisions.
- 2 No musical chairs.** We're big believers in continuity. We'll try to keep the people we put in front of you in front of you longer. The trust you build today will remain intact tomorrow.
- 3 Cutting red tape.** It's a fact of business that policies sometimes limit what you can do. So here's what we do better – we'll be more accountable, we'll do it personally, and we'll never pass the buck. Sound fair?
- 4 Good judgment vs. formulas.** Fact is formulas are used to calculate potential and assess risk. But formulas are only one measure. So is your character, your business plan as is your track record.
- 5 Personal service vs. technology.** We're not against it – quite the opposite. We use technology to make personal service better. On-line banking, ATM access and other advancements are always tailored to you, not the other way around.



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## ACCOUNTS FOR BUSINESSES & NOT FOR PROFITS



- ▶ STRICTLY BUSINESS
- ▶ BUSINESS SAVINGS
- ▶ MEMBER ADVANTAGE
- ▶ SERVICE PLUS NON PROFIT
- ▶ ELECTROLINK BUSINESS
- ▶ U.S. BUSINESS CHEQUING

**Cranbrook**  
920 Baker Street  
Tel 250.426.6666

**Elkford**  
Elkford Square  
Tel 250.865.4661

**EKCCU.COM**

**Fernie**  
1601 – 9th Ave  
Tel 250.423.9222

**Sparwood**  
124 Aspen Drive  
Tel 250.910.9222

**Toll free 1.866.960.6666**

**EK** East Kootenay  
**COMMUNITY  
CREDIT UNION**  
*Together through life*

STRICTLY BUSINESS CHEQUING ACCOUNTS						
	B10	B20	B35	B50	B100	B200
<b>MONTHLY FEE</b>	\$11.50 waived if minimum monthly balance > \$5,000	\$20.50 waived if minimum monthly balance > \$20,000	\$30.50 waived if minimum monthly balance > \$30,000	\$40.50 waived if minimum monthly balance > \$40,000	\$70.50 waived if minimum monthly balance > \$75,000	\$130.50 waived if minimum monthly balance > \$135,000
<b>WHAT'S INCLUDED</b>	10 transactions* Cheque images returned	20 transactions* Cheque images returned	35 transactions* Cheque images returned	50 transactions* Cheque images returned	100 transactions* Cheque images returned	200 transactions* Cheque images returned
<b>ADDITIONAL TRANSACTIONS (ALL ACCOUNTS)</b>	<ul style="list-style-type: none"> <li>• \$1.00 deposits in-branch, via mail or night depository</li> <li>• \$1.00 in-branch withdrawals, cheques, transfers</li> <li>• \$1.00 bill payment by ATM, <i>MemberDirect</i>® online banking</li> <li>• \$1.00 auto debits</li> <li>• \$2.50 in-branch bill payment</li> <li>• \$1.00 point of sale</li> <li>• \$1.00 EKC ATM, Canada Credit Union ATM</li> <li>• \$2.50 Interac ATM</li> <li>• \$5.00 international ATM</li> <li>• \$1.25 e-Transfer</li> <li>• \$5.00 LOC Monthly Admin Fee</li> </ul>					

OTHER CHEQUING ACCOUNTS			SAVINGS ACCOUNTS	
Service Plus Non-Profit	ElectroLink Business	U.S. Chequing	Business Savings	Commercial Member Advantage
<b>MONTHLY FEE</b>				
\$3.75 waived if minimum monthly balance > \$10,000	\$5 waived if minimum monthly balance > \$3,000	none	\$2.50 waived if minimum monthly balance > \$5,000	none
<b>WHAT'S INCLUDED</b>				
<ul style="list-style-type: none"> <li>• in-branch, mail, night and auto deposits</li> <li>• 10 transactions* per month</li> <li>• cheque images returned</li> </ul>	<ul style="list-style-type: none"> <li>• FREE electronic** transactions</li> <li>• FREE monthly e-Statements</li> <li>• FREE 3 cheques, deposits, withdrawals or transfers in-branch per month</li> <li>• FREE <i>MemberDirect</i> online banking (bill payment, transfers, inquiries and statements)</li> <li>• overdraft available OAC</li> <li>• FREE e-Transfers</li> <li>• cheque images returned</li> </ul>	<ul style="list-style-type: none"> <li>• FREE deposits</li> </ul>	<ul style="list-style-type: none"> <li>• in-branch, mail, night and auto deposits</li> <li>• 2 transactions* per month</li> </ul>	<ul style="list-style-type: none"> <li>• in-branch, mail, night and auto deposits</li> <li>• 2 transactions* per month</li> </ul>
<b>ADDITIONAL TRANSACTIONS</b>				
<ul style="list-style-type: none"> <li>• \$1.00 withdrawals, cheques, in-branch transfers, in-branch deposits</li> <li>• \$1.00 bill payment by ATM, <i>MemberDirect</i> online banking</li> <li>• \$1.00 auto debits</li> <li>• \$2.50 in-branch bill payment</li> <li>• \$1.00 point of sale</li> <li>• \$1.00 EKC ATM, Canada C.U. ATM</li> <li>• \$2.50 Interac ATM</li> <li>• \$5.00 international ATM</li> <li>• \$1.25 e-Transfer</li> </ul>	<ul style="list-style-type: none"> <li>• \$1.00 deposits, withdrawals, transfers in-branch</li> <li>• \$1.00 cheques</li> <li>• \$2.50 bill payment in-branch</li> <li>• cheque orders available</li> <li>• \$2.50 Interac ATM</li> <li>• \$5.00 international ATM</li> </ul>	<ul style="list-style-type: none"> <li>• \$1.00 cheques</li> <li>• \$1.00 withdrawals</li> </ul>	<ul style="list-style-type: none"> <li>• \$1.00 deposits in-branch, via mail or night depository</li> <li>• \$1.00 in-branch withdrawals, cheques, transfers</li> <li>• \$1.00 bill payment ATM, <i>MemberDirect</i> online banking</li> <li>• \$1.00 auto debits</li> <li>• \$2.50 in-branch bill payment</li> <li>• \$1.00 point of sale</li> <li>• \$1.00 EKC ATM, Canada C.U. ATM</li> <li>• \$2.50 Interac ATM</li> <li>• \$5.00 international ATM</li> <li>• \$1.25 e-Transfer</li> </ul>	<ul style="list-style-type: none"> <li>• \$5 in-branch withdrawals, cheques, transfers, auto debits</li> <li>• \$5 in-branch bill payment</li> <li>• \$5 in-branch bill payment by ATM, <i>MemberDirect</i> online banking</li> <li>• \$5 point of sale</li> <li>• \$1.00 EKC ATM, Canada C.U. ATM</li> <li>• \$5 Interac ATM</li> <li>• \$5 international ATM</li> <li>• \$1.25 e-Transfer</li> </ul>
<b>INTEREST</b>				
<a href="https://www.EKCCU.COM/Business/Rates/Commercial/">https://www.EKCCU.COM/Business/Rates/Commercial/</a>	n/a	n/a	<a href="https://www.EKCCU.COM/Business/Rates/Commercial/">https://www.EKCCU.COM/Business/Rates/Commercial/</a>	<a href="https://www.EKCCU.COM/Business/Rates/Commercial/">https://www.EKCCU.COM/Business/Rates/Commercial/</a>

FEATURED ON ALL ACCOUNTS
<ul style="list-style-type: none"> <li>• FREE auto deposits</li> <li>• FREE e-Statements</li> <li>• FREE night deposit key and bags</li> <li>• FREE <i>MemberDirect</i> online banking</li> </ul>
*BUSINESS TRANSACTIONS INCLUDED
<ul style="list-style-type: none"> <li>• cheques</li> <li>• in-branch withdrawals/transfers</li> <li>• Point of Sale debits</li> <li>• EKC and other Canadian Credit Union ATM withdrawals</li> <li>• e-Transfers</li> <li>• deposits in-branch/mail/night deposit</li> <li>• online/telephone/mobile banking transactions</li> <li>• pre-authorized withdrawals</li> </ul>
** ELECTRONIC TRANSACTIONS INCLUDED
<ul style="list-style-type: none"> <li>• EKC ATM</li> <li>• other Canadian C.U. ATMs</li> <li>• direct payment (POS)</li> <li>• auto debits</li> <li>• transfers (ATM and <i>MemberDirect</i>)</li> </ul>



Together through Life

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