

## Business Services

We offer a full range of commercial products including:

- Commercial Mortgages
- Commercial Term Loans
- Operating Lines of Credit
- Merchant Payment Services
- Business MasterCard
- Commercial Insurance
- Night Deposit
- Safety Deposit Boxes

## Wealth Management

- Life Insurance
- Investment Advice
- Retirement Planning
- Estate Planning
- Budget Counseling



Mutual Funds and securities related financial planning services are offered through Qtrade Asset Management Inc., member MFDA.

[www.firstcu.ca](http://www.firstcu.ca)

**Powell River**  
4721 Joyce Avenue  
Powell River, BC  
V8A 3B5  
Tel: 604-485-6206  
1-800-393-6733

**Texada Island**  
2021 Legion Road  
PO Box 268  
Van Anda, BC  
V0N 3K0  
Tel: 604-486-7851  
1-800-361-9933

**Bowen Island**  
106-996 Dorman Road  
PO Box 190  
Bowen Island, BC  
V0N 1G0  
Tel: 604-947-2022  
1-866-947-2022

**Cumberland**  
2717 Dunsmuir Ave.  
PO Box 138  
Cumberland, BC  
V0R 1S0  
Tel: 250-336-2272  
1-855-336-2205

**8th Street Location**  
426 – 8th Street  
Courtenay, BC  
V9N 1N5  
Tel: 250-334-3443  
1-800-655-5255

[www.firstcu.ca](http://www.firstcu.ca)



# Business Banking



Let First Credit Union make banking for your business as easy and cost-effective as possible. We understand the importance of obtaining the highest value at the lowest cost; that's why our wide range of services and account packages offer great value and are custom tailored to suit your needs.

## Business Accounts:

### PayGo

Our "pay-as-you-go" accounts offer:

- Low monthly service charges
- Unlimited ATM & electronic deposits

### NEW! Business Premium - \$10/\$12

- 12 free transactions
- Unlimited internal transfers, utility bill payments, night, ATM & electronic deposits

### Classic Package – \$22/\$24

- 30 free transactions
- Unlimited internal transfers, utility bill payments, night, ATM & electronic deposits

### Plus Package – \$48/\$50

- 80 free transactions
- Unlimited internal transfers, utility bill payments, night, ATM & electronic deposits
- Unlimited e-transfers

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

	PAY AS YOU GO			BUSINESS PACKAGE ACCOUNTS		
	CHEQUING	MAXIMIZER	SAVINGS	BUSINESS PREMIUM	BUSINESS CLASSIC	BUSINESS PLUS
<b>MONTHLY ADMINISTRATION FEE</b>	\$6.00	\$6.00	N/A	Chq \$10.00 Max \$12.00	Chq \$22.00 Max \$24.00	Chq \$48.00 Max \$50.00
<b>IN BRANCH DEPOSITS (ASSISTED)</b>	\$0.85	\$0.95	\$0.95	Part of 12 free, Chq \$0.85 Max \$0.95	Part of 30 free, Chq \$0.85 Max \$0.95	Part of 80 free, Chq \$0.85 Max \$0.95
<b>ATM/ELECTRONIC DEPOSIT</b>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>NIGHT DEPOSITS</b>	\$0.85	\$0.95	\$0.95	Unlimited	Unlimited	Unlimited
<b>POST DATED DEPOSITS</b>	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
<b>WITHDRAWALS</b>	\$0.85	\$0.95	\$0.95	Part of 12 free, then \$0.85 Chq \$0.95 Max	Part of 30 free, then \$0.85 Chq \$0.95 Max	Part of 80 free, then \$0.85 Chq \$0.95 Max
<b>INTERNAL TRANSFERS</b>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>E-TRANSFERS</b>	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	Unlimited
<b>CU ATM, CHEQUES, INTERAC POS &amp; PAD</b>	\$0.85	\$0.95	CU ATM/ POS/PAD, \$0.95	Part of 12 free, then \$0.85 Chq \$0.95 Max	Part of 30 free, then \$0.85 Chq \$0.95 Max	Part of 80 free, then \$0.85 Chq \$0.95 Max
<b>UTILITY BILL PAYMENTS</b>	\$1.25	\$1.25	\$1.25	Free	Free	Free
<b>BANK DRAFT</b>	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00
<b>MONEY ORDER - CDN</b>	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00
<b>ATM WITHDRAWAL, NON CREDIT UNION</b>	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
<b>ATM WITHDRAWAL, INTERNATIONAL</b>	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50
<b>INTEREST</b>	None	Split	Calc. Daily, Paid monthly	Cheq None Max Split	Cheq None Max Split	Cheq None Max Split
<b>MEMBERCARD</b>	Free	Free	Free	Free	Free	Free

Effective December 1, 2016