

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

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



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
MONTHLY ADMINISTRATION FEE	\$6.00	\$6.00	N/A	Chq \$10.00 Max \$12.00	Chq \$22.00 Max \$24.00	Chq \$48.00 Max \$50.00
IN BRANCH DEPOSITS (ASSISTED)	\$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
ATM/ELECTRONIC DEPOSIT	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
NIGHT DEPOSITS	\$0.85	\$0.95	\$0.95	Unlimited	Unlimited	Unlimited
POST DATED DEPOSITS	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
WITHDRAWALS	\$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
INTERNAL TRANSFERS	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
E-TRANSFERS	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	Unlimited
CU ATM, CHEQUES, INTERAC POS & PAD	\$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
UTILITY BILL PAYMENTS	\$1.25	\$1.25	\$1.25	Free	Free	Free
BANK DRAFT	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00
MONEY ORDER - CDN	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00
ATM WITHDRAWAL, NON CREDIT UNION	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
ATM WITHDRAWAL, INTERNATIONAL	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50
INTEREST	None	Split	Calc. Daily, Paid monthly	Cheq None Max Split	Cheq None Max Split	Cheq None Max Split
MEMBERCARD	Free	Free	Free	Free	Free	Free

Effective December 1, 2016