

Small Business Online Banking

As a business owner, time is one of your most valuable commodities. No matter what you do, you never seem to have enough of it. We can help. MemberDirect Small Business Banking is online banking the way it was meant to be—smart, simple, and seamless.

Along with common banking functions such as bill payments and transfers, MemberDirect Small Business Banking allows you to:

- Consolidate your business and personal accounts to one easy login!
- Multiple user access – grant access and permission to authorized users for specific tasks even if they are not account signers.
- Create, email, and request money with your own custom invoices using the added feature of Small Business Invoicing.

In addition to small business online banking, First Credit Union offers a full range of commercial services including:

- Wealth Management
- Commercial Mortgages
- Commercial Term Loans
- Operating Lines of Credit
- Merchant Payment Services
- Business Visa
- Term Deposits
- Small Business Invoicing

Powell River
4721 Joyce Ave.
Powell River, BC V8A 3B5
604-485-6206
1-800-393-6733

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

Courtenay
14 – 1599 Cliffe Ave.
Courtenay, BC V9N 2K6
250-336-0905
1-866-336-0905

Texada Island
2021 Legion Rd.
PO Box 268
Van Anda, BC V0N 3K0
604-486-7851
1-800-361-9933

Bowen Island
106-996 Dorman Rd.
PO Box 190
Bowen Island, BC V0N 1G0
604-947-2022
1-866-947-2022

firstcu.ca



Business Accounts

At First Credit Union we know that operating a business is more than a full-time job.

Our wide range of services and account packages make banking easier so you can invest your time and energy where it's needed most.

PAY AS YOU GO: Free or a low monthly charge with pay-as-you go fees makes these accounts ideal for members who have low transactions.

E-BUSINESS: For members who prefer to do their business banking online. With a low monthly fee, it includes 30 free electronic transactions and unlimited electronic bill payments & electronic deposits.

PREMIUM, CLASSIC, ADVANTAGE: Chequing accounts that include unlimited internal transfers, bill payments, and night, ATM & electronic deposits. The only

thing left to decide is the number of free monthly transactions that works best for your business.

PLUS: With all the benefits of our chequing accounts plus free e-transfers and 100 free monthly transactions, this comprehensive account has everything a business could need.



First Credit Union members have access to thousands of surcharge-free ATMs across Canada

	PAY AS YOU GO		BUSINESS CHEQUING ACCOUNTS				
	First Chequing [~]	First Savings	e-Business	Premium	Classic	Advantage	Plus
INTEREST	No	Yes*	No	No	No	No	No
MONTHLY FEE	\$6.00	Free	\$10.00	\$12.00	\$24.00	\$35.00	\$50.00
FREE MONTHLY TRANSACTION LIMIT	0	0	30 Self Serve	15	40	65	100
AFTER LIMIT REACHED: DEPOSIT – FULL SERVE		\$1.00	\$1.50			\$1.00	
DEPOSIT – SELF SERVE		Free	Free			Free	
TRANSFER – FULL SERVE		Free	\$1.50			Free	
TRANSFER – SELF SERVE		Free	Free			Free	
WITHDRAWAL		\$1.00	\$1.50			\$1.00	
CHEQUE[®]/POINT OF SALE/ PRE AUTH DEBIT/CU ATM		\$1.00	\$1.00			\$1.00	
NIGHT DEPOSIT		\$1.00	\$1.00			Free	
BILL PAYMENT		\$1.25	Free [~]			Free	
INTERAC[®] E-TRANSFER: SEND/REQUEST	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	Free

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

Printed on 100% recycled paper

*Interest is calculated based on closing daily balance

[~]Only applies to chequing accounts
[~]Full serve bill payment \$1.25 fee

Full serve = Assisted transaction
Self Serve = Online or mobile banking

[~]Available in US funds
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