

Your Business

Let us help you make it even greater.



ATLANTIC EDGE

Small Business Banking



At Atlantic Edge Credit Union (AECU), growing your business means a wide range of specialized services to meet changing business needs. As part of your business community, our solutions are customized to your individual requirements. As an owner with AECU, we are committed to responding to your business needs quickly and effectively.

Whether you're in the service industry, in the business of selling "big-ticket" items or your sales volumes are what drive your bottom line, we have the solutions for you. If you're looking to expand your business with a commercial loan or mortgage, we have commercial lending specialists to guide you through. Free up your time with our current account, payroll and tax services. Build your relationship with your employees with our employee benefit programs such as Group RRSPs and Monthly Savings Plans.

Atlantic Edge Credit Union has recently updated their business chequing accounts to better serve our business customer-owners. There are a variety of accounts to suit your business ranging from a YOUR Business Chequing account, designed for those who make few transactions, to YOUR Business 200, where you have 200 standard transactions for a monthly fee.

Some of our business services include:

- Lending Services
 - Commercial Loans/Mortgages
 - Line of Credit
 - Business Credit Cards
- Investing
 - Group Monthly Savings Plan
 - Group RRSPs
 - Term Deposits
 - Financial Planning
 - Online Brokerage
- Small Business Loan Insurance
- Merchant Program
 - Interac Direct Payment Services
- Night Depository
- Self Service
 - Automated TeleService
 - *MemberDirect*® Online Banking

If you have any questions or would like to discuss your business needs, please visit one of our branches or contact us at 1-709-695-7065.

Paystream



Save time and skip the hassle of receiving scheduled payments from customers with flexible pre-authorized transfers. Paystream is designed to simplify the way your business receives payments and can be set up to be used once or for recurring exchanges between you and your customers.

Designed to not only save you time, Paystream can also save your business money. Paystream can help eliminate your costs associated with cheque clearing and improves security by reducing the risks of stolen, lost, and forgotten cheques.

Paystream is a secure web-based system and offers further accessibility features including manual or automatic processing and dual-signature authorization. You can establish account delegates to perform transactions and upload files from programs such as Simply Accounting.

Your transaction records will automatically be generated and available online at your convenience with Audit Trails and View History tools that are able to help you view a consolidated list of transactions with a click.

Is Paystream Right for you?

- Does your business regularly send/receive payments from the same suppliers or customers?
- Do you own a rental property or condo and receive regular payment from tenants?
- Would you like to pay your employees electronically?
- Do you collect club fees or dues?
- Do you collect donations or pledges?

If you answered “yes” to any of the questions above Paystream could be for you!

Business Accounts



Choosing the right Business Account

Business Accounts are designed to complement a specific way of doing business. Our YOUR Business Basic account is best suited for those with a couple deposits and payables each month where our Your Business 200 is designed for a retail or cash based business.

If you're a not-for-profit business or community organization, we have designed an unlimited package for you. Please contact your local branch for more information on what is included.

All our Business Accounts come with a set number of standard transactions as part of the monthly fee.

Standard Transactions

- ATM Withdrawal or Deposit
- ATM Transfer
- In Branch Transfer
- In Branch Cash Withdrawal or Deposit Bill Payment
- In Store Purchase
- *Interac* Flash®
- *Interac*® Online Payment
- Online Bill Payment
- Online Transfers
- Pre-authorized Payments
- TeleService®
- Telpay® Transfer
- Telpay® Bill Payment

	Your Business Basic	Your Business 25	Your Business 50
Monthly Fees	\$5.00	\$20.00	\$40.00
<i>Transactions</i>			
Standard Transactions Included	0	25	50
Your Credit Union ATM Withdrawals	\$1.00	\$1.00	\$1.00
Your Credit Union Bill Payment	\$1.00	\$1.00	\$1.00
EXCHANGE® and Acculink® ATM Withdrawal	Free	Free	Free
MemberDirect® Online Transfer	Free	Free	Free
MemberDirect® Online Bill Payment	\$1.00	\$1.00	\$1.00
TeleService® Telephone Banking Inquiry	\$1.00	\$1.00	\$1.00
TeleService® Telephone Banking Transfer	\$1.00	\$1.00	\$1.00
TeleService® Telephone Banking Bill Payment	\$1.00	\$1.00	\$1.00
Direct Payment Purchase (Member Card®)	\$1.00	\$1.00	\$1.00
Pre-Authorized Payment	\$1.00	\$1.00	\$1.00
In-Branch Cash Withdrawal	\$1.00	\$1.00	\$1.00
In-Branch Transfer	\$1.00	\$1.00	\$1.00
In-Branch Bill Payment	\$1.00	\$1.00	\$1.00
Cheque Withdrawal	\$1.00	\$1.00	\$1.00
Deposit Cheques/Cash	\$1.00	\$1.00	\$1.00
<i>Additional Services</i>			
Interac® Network (Domestic) ATM Withdrawals	\$1.50	\$1.50	\$1.50
Plus Interac® (International) ATM Withdrawals	\$3.00	\$3.00	\$3.00
Overdraft fee	\$5.00 + Interest	\$5.00 + Interest	\$5.00 + Interest
Email Transfer	\$1.50	\$1.50	\$1.50
Certified Cheque	\$12.00	\$12.00	\$12.00
Official Cheque	\$6.00	\$6.00	\$6.00
Cheque/PAP Stop Payment	\$13.00	\$13.00	\$13.00
Returned Cheque	\$5.00	\$5.00	\$5.00
Returned NSF	\$45.00	\$45.00	\$45.00
Money Order	\$6.00	\$6.00	\$6.00
Deposit Coin	\$2.20/100	\$2.20/100	\$2.20/100
<i>Pricing</i>			
Monthly Statement With Returned Images	\$5.00	\$5.00	\$5.00

All accounts and fees are subject to an annual review and may be higher than posted in certain situations.

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*Additional fees, such as any terminal convenience, currency conversion, or usage fees, may be charged by third parties and added as part of the transaction amount.

**Available to members who subscribe to Point of Sale Merchant Services through one of our partner suppliers.

†Certain transaction may not be available to certain accounts with dual signage enabled.

	Your Business 125	Your Business 200	Your Business Savings	Community Accounts
Fees Standard Business Packages	\$80.00	\$140.00	N/A	N/A
Standard Transactions Included	125	200	2 FREE/ \$1.00 Additional	Unlimited
Your Credit Union ATM Withdrawals	\$1.00	\$1.00	\$1.00	Included
Your Credit Union Bill Payment	\$1.00	\$1.00	\$1.00	Included
EXCHANGE® and Acculink® ATM Withdrawal	Free	Free	Free	Included
MemberDirect® Online Transfer	Free	Free	Free	Included
MemberDirect® Online Bill Payment	\$1.00	\$1.00	\$1.00	Included
TeleService® Telephone Banking Inquiry	\$1.00	\$1.00	\$1.00	Included
TeleService® Telephone Banking Transfer	\$1.00	\$1.00	\$1.00	Included
TeleService® Telephone Banking Bill Payment	\$1.00	\$1.00	\$1.00	Included
Direct Payment Purchase (Member Card®)	\$1.00	\$1.00	\$1.00	Included
Pre-Authorized Payment	\$1.00	\$1.00	\$1.00	Included
In-Branch Cash Withdrawal	\$1.00	\$1.00	\$1.00	Included
In-Branch Transfer	\$1.00	\$1.00	\$1.00	Included
In-Branch Bill Payment	\$1.00	\$1.00	\$1.00	Included
Cheque Withdrawal	\$1.00	\$1.00	N/A	Included
Deposit Cheques/Cash	\$1.00	\$1.00	\$1.00	N/A
Interac® Network (Domestic) ATM Withdrawals	\$1.50	\$1.50	\$1.50	Unlimited
Plus Interac® (International) ATM Withdrawals	\$3.00	\$3.00	\$3.00	\$3.00
Overdraft fee	\$5.00 + Interest	\$5.00 + Interest	\$5.00 + Interest	\$5.00 + Interest
Email Transfer	\$1.50	\$1.50	\$1.50	5 FREE
Certified Cheque	\$12.00	\$12.00	N/A	\$12.00
Offical Cheque	\$6.00	\$6.00	\$6.00	\$6.00
Cheque/PAP Stop Payment	\$13.00	\$13.00	\$13.00	\$13.00
Returned Cheque	\$5.00	\$5.00	\$5.00	\$5.00
Returned NSF	\$45.00	\$45.00	\$45.00	\$45.00
Money Order	\$6.00	\$6.00	\$6.00	\$6.00
Deposit Coin	\$2.20/100	\$2.20/100	\$2.20/100	N/A
Monthly Statement With Returned Images	\$5.00	\$5.00	\$3.00 (no images)	\$3.00

To earn higher interest on savings for your business, ask us about our Business High Interest Savings Account (HISA)

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**Serving you now from
11 branch locations.**

Corner Brook
709-634-4632

Deer Lake
709-635-5149

Doyles
709-955-2402

Happy Valley - Goose Bay
709-896-4851

Jeffrey's
709-645-2512

L'Anse au Loup
709-927-5522

Mary's Harbour
709-921-6354

Port aux Basques
709-695-7000

Port Saunders
709-861-2263

St. Anthony
709-454-0098

St. George's
709-647-2000

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1-877-377-3728



**CREDIT
UNION**

ATLANTIC EDGE

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