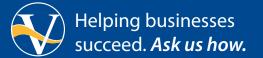


Your business is unique, and so are our innovative solutions to your financial needs...

Together we make good business sense.

Let us help you succeed!

Financial ability with a human touch.





| Armstrong | Branch | ١ |
|-----------|--------|---|
| | | |

1 - 3300 Smith Drive **250-546-6405** Armstrong BC V0E 1B1 **250-546-6458 Fax**

Arrow Lake Branch

PO Box 40 **250-269-7220** Edgewood BC V0G 1J0 **250-269-7221 Fax**

Courier Deliveries: 223 Killarney Cres

Okanagan Landing Branch

 120 - 5301 25th Avenue
 250-545-9251

 Vernon BC V1T 9R1
 250-542-4789 Fax

 Okanagan Laing Plaza

Vernon Main Branch

3108-33rd Avenue **250-545-9251** Vernon BC V1T 2N7 **250-545-1957 Fax**

North Vernon Branch

5300-26th Street **250-545-9251** Vernon BC V1T 8G3 **250-549-9505 Fax**

Peachland Branch

64 5500 Clements Cres **250-767-1940**Peachland BC VOH 1X5 1-877-545-1957 Fax

Call Centre Hours

 Monday to Friday
 8:00 am to 5:00 pm

 Saturday
 9:00 am to 3:00 pm

 Toll Free:
 1-888-339-8328

MemberLink

 MemberLink Local:
 250-545-4121

 MemberLink Toll Free:
 1-855-393-2030

 Toll Free:
 1-888-339-8328

 Business Services Fax:
 250-260-4522

 Retail Services Fax:
 250-545-8166

 Toll Free Fax:
 1-877-545-1957

 E-mail:
 info@vantageone.net

www.vantageone.net

Effective Date: June 7, 2021

www.vantageone.net



| Basic Business | FEES |
|---------------------------------|---------|
| Membership Equity Shares | \$25.00 |
| Monthly Statement* | \$5.00 |
| ~ Assisted Deposit** | \$1.00 |
| ~ Unassisted Deposit | N/C |
| Cheques* | \$0.75 |
| Cash Withdrawals* | \$0.75 |
| Electronic Withdrawals* | \$0.40 |
| Email Money Transfers | \$1.50 |
| Transfers* | N/C |
| Bill Payments* | \$1.50 |
| BC Credit Union ATM withdrawal* | \$0.40 |
| Other ATM withdrawal | \$2.00 |
| International ATM withdrawal | \$3.00 |
| Interac Purchase* | \$0.40 |
| PC Banking* | N/C |
| Call Centre Banking* | N/C |
| US Draft | \$8.00 |
| Official Cheque | \$8.00 |
| NSF Cheque | \$40.00 |
| Overdraft per item | \$5.00 |
| Coverdraft | \$3.00 |
| | |

1 free debit transaction for every \$500 minimum monthly balance**

Commercial Packages & Services

Basic Business Package

Includes monthly statement fee, cheque writing, bill payments, and electronic transactions. Regular service charges apply on all items processed after package threshold is met.

| 10 Debit items | \$12 per month |
|------------------|----------------|
| • 30 Debit Items | \$20 per month |
| • 70 Debit Items | \$40 per month |

Business Start-Up Package

- Designed to reduce the costs of starting a new business
- · No standard fees for the first 6 months
- Includes the same items as the Basic Business package for the first 6 months
- No fees for deposits for the first 6 months

Some eligibility requirements must be met.

E-Business Package

- · Statement on-line only
- Free electronic transactions*
- Free deposits through ATM and Night Deposit
- Free Call Centre & PC Banking

\$3 fee will apply for any entry processed in person.

Contact the branch for further details.
Plus GST where applicable. Some restrictions apply.

| Miscellaneous | FEES |
|------------------------------------|-------------|
| Night Depository Bags each | \$0.40 |
| Night Depository Key | No Fee |
| Safety Deposit Box - Annual Rental | \$30 - \$19 |

Other Commercial Services

Stop Payment – complete details

Missellanssus

• No fee banking for Non-Profit Associations

\$15.00

- Guaranteed Investment Certificates
- Cash Management Services
 ADP Payroll
 MemberLink Vendor Service
 Pre-authorized Payment System
- MasterCard Services
 Credit Cards
 Merchant Services
- Financing Services

 Operating Loans
 Lines of Credit
 Equipment Leasing
 Commercial Mortgages
 Term Loans
 Letters of Credit
 Government Guaranteed Loans
- Business Advice

Contact our staff in Commercial Services to get more information about any of these services. 250-545-9251

^{*} Included in Basic Business package

^{**} Not included in Basic or No Fee packages

[~] Assisted deposits are deposits made with the assistance of our staff.

 $[\]sim$ Unassisted deposits are made through the ATM, night depository or electronically.

^{*} Excluding Email Money Transfer