



COMMERCIAL SERVICES



Helping businesses
succeed. *Ask us how.*

COMMERCIAL SERVICES



VantageOne
CREDIT UNION

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.

North Vernon Commercial Centre

By appointment:

5300-26th Street 250-545-9251
Vernon, BC V1T 8G3 250-260-4522 Fax

Vernon Main Branch

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

Armstrong Branch

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

Peachland Branch

64 5500 Celements Cres 250-767-1940
Peachland, BC V0H 1X5 1-877-545-1957 Fax

Call Centre Hours

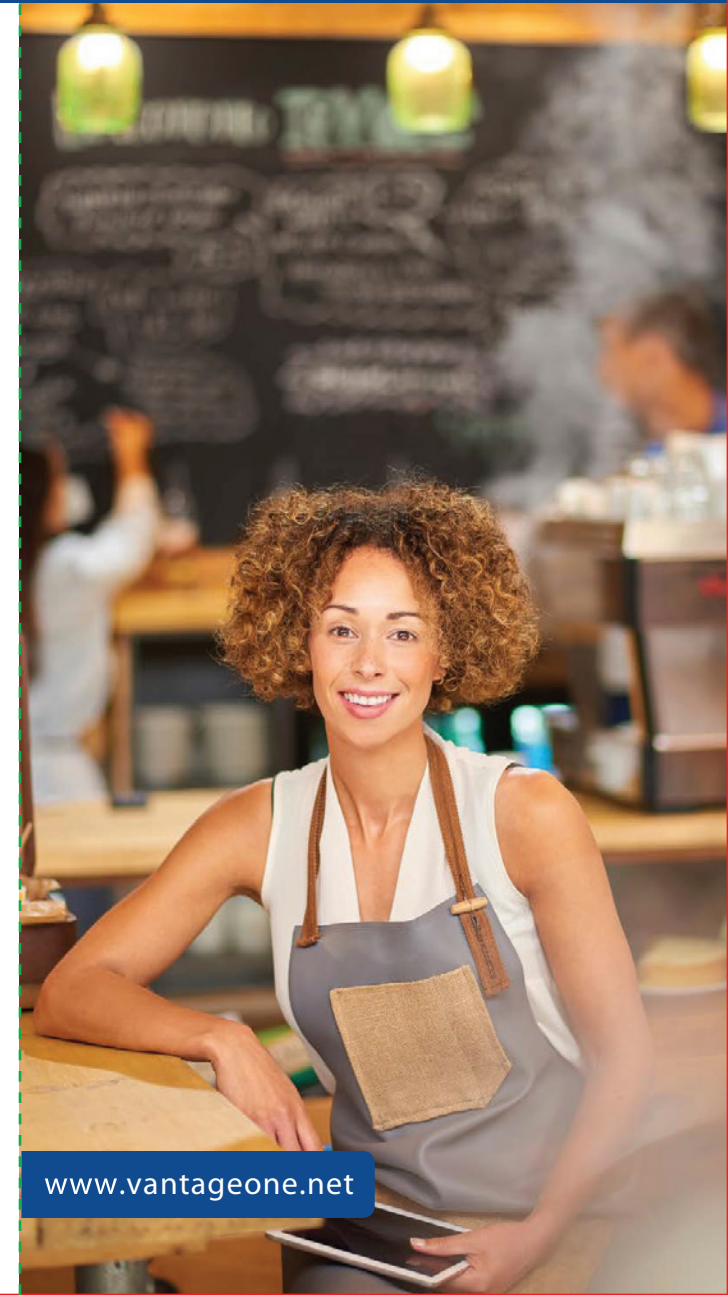
Monday to Friday 8:00 am to 5:00 pm
Saturday 9:00 am to 3:00 pm
Toll Free: 1-888-339-8328

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



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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.*

** Excluding Email Money Transfer*

Miscellaneous

| | FEES |
|------------------------------------|--------------|
| Night Depository Bags each | \$0.40 |
| Night Depository Key | No Fee |
| Safety Deposit Box - Annual Rental | \$30 - \$195 |
| Stop Payment – complete details | \$15.00 |

Other Commercial Services

- No fee banking for Non-Profit Associations
- 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

Basic Business

| | FEES |
|---------------------------------|---------|
| Membership Equity Shares | \$25.00 |
| Monthly Maintenance Fee | \$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***

** Included in Basic Business package*

*** Not included in Basic or No Fee packages*

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

~ Unassisted deposits are made through the ATM, night depository or electronically.

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