

STRICTLY BUSINESS I AND II

Strictly Business I offers your small to medium-sized business low monthly fees, tiered interest and a wide variety of banking options.

With Strictly Business I, you have five packages to choose from. Choose “pay-as-you-go” if you conduct a small number of transactions and / or carry a large balance. Or select one of our package accounts offering monthly fees that cover 25 to 90 transactions per month.

Strictly Business II is great if your business makes limited monthly transactions. You receive a higher interest rate than with Strictly Business I and you start earning interest with a lower minimum balance.

Strictly Business I and II can also work together to help your business save money. Deposit the majority of funds in your Strictly Business II account and earn higher interest. Make bulk transfers once or twice a month to your Strictly Business I account. Then use your Strictly Business I account for your day-to-day transactions and save on service charges. Saving money can be that easy.

SERVICE CHARGE CREDITS

Strictly Business I, pay-as-you-go account, can save you even more money with **Service Charge Credits**. You earn an \$1.00 credit towards your monthly account fees for every \$1,000 of minimum monthly balance.

BRANCH HOURS

Airdrie: 9:30 am to 4:30 pm Mon. - Wed.
9:30 am to 7:00 pm Thurs.
9:30 am to 5:00 pm Fri.

Banff: 9:30 am to 4:00 pm Mon. - Wed.
9:30 am to 5:00 pm Thurs. - Fri.

Canmore: 9:30 am to 4:00 pm Mon. - Wed.
9:30 am to 5:00 pm Thurs. - Fri.

Cochrane: 9:30 am to 4:30 pm Mon. - Wed.
9:30 am to 7:00 pm Thurs.
9:30 am to 5:00 pm Fri.

CONTACT YOUR BRANCH

AIRDRIE Branch

104 - 1 Avenue N.E.
Airdrie, Alberta T4B 0R6
Phone: (403) 948-6737 | Fax: (403) 948-6056

Branch hours

9:30 am to 4:30 pm Mon. - Wed.
9:30 am to 7:00 pm Thurs.
9:30 am to 5:00 pm Fri.

BANFF Branch

216 Banff Avenue
Banff, Alberta T1L 1A8
Phone: (403) 762-3368 | Fax: (403) 762-5872

Branch hours

9:30 am to 4:00 pm Mon. - Wed.
9:30 am to 5:00 pm Thurs. - Fri.

CANMORE Branch

810 - 8 Street
Canmore, Alberta T1W 2B7
Phone: (403) 678-5549 | Fax: (403) 678-5120

Branch hours

9:30 am to 4:00 pm Mon. - Wed.
9:30 am to 5:00 pm Thurs. - Fri.

COCHRANE Branch

212 - 5 Avenue W.
Cochrane, Alberta T4C 2G4
Phone: (403) 932-3277 | Fax: (403) 932-6468

Branch hours

9:30 am to 4:30 pm Mon. - Wed.
9:30 am to 7:00 pm Thurs.
9:30 am to 5:00 pm Fri.

www.bowvalleycu.com



SERVICE CHARGE SCHEDULE

(effective September 1, 2009)



THE COMMUNITY ACCOUNT

Bow Valley Credit Union has updated our organization and business accounts to better meet your needs and reflect the new ways you do your business banking.

Discover how your non-profit organization can save money with the Community Account. Review the features and charges of our five Strictly Business account options and choose the account that's right for you. Learn how our Service Charge Credits can help your business save money.

THE COMMUNITY ACCOUNT

Bow Valley Credit Union's Community Account is available to all non-profit organizations and societies, condo associations and one-time fund raising campaigns. With low service fees and competitive interest, the Community Account will help your organization make the most of its funds.

Features include:

- A monthly account fee of \$3.00
- 20 free debit transactions per month.
- Service fees comparable to our commercial chequing accounts
- No charge for credits or deposits.
- Free Internet service with no charge per transaction / inquiry.
- No ATM access is allowed.
- Interest is calculated on the daily closing balance over \$5,000.00, at a competitive rate of interest.



Bow Valley Credit Union Commercial Account Features and Fees *(effective September 1, 2009)*

	STRICTLY BUSINESS I					STRICTLY BUSINESS II
	Package I - pay as you go	Package II	Package III	Package IV	Package V	
Monthly account fee	\$8.00	\$22.00	\$32.00	\$44.00	\$65.00	\$2.00
Transaction credit	\$1.00/\$1,000 minimum monthly balance	N/A	N/A	N/A	N/A	N/A
Free transactions per month (transactions include: deposits, cheques, cash withdrawals, AFT & preauthorized debits & credits, in branch electronic & paper bill payments, Member Direct transactions, Direct Payment, Alberta & Canadian Credit Union ATM transactions)	0	25	40	60	90	2 free debits, free credits
Additional transactions	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.50
Member Direct inquiries	FREE	FREE	FREE	FREE	FREE	FREE
Mobile Banking	FREE	FREE	FREE	FREE	FREE	FREE
ATM - Alberta Treasury Branches	\$1.50*	\$1.50*	\$1.50*	\$1.50*	\$1.50*	\$1.50*
ATM - other financial institution in Canada	\$1.50*	\$1.50*	\$1.50*	\$1.50*	\$1.50*	\$1.50*
ATM - U.S. CIRRUS machines	\$3.00*	\$3.00*	\$3.00*	\$3.00*	\$3.00*	\$3.00*
ATM - other country CIRRUS machines	\$3.00*	\$3.00*	\$3.00*	\$3.00*	\$3.00*	\$3.00*
Interest tiers	Tiered. Calculated on daily closing balance, paid monthly.	Tiered. Calculated on daily closing balance, paid monthly.	Tiered. Calculated on daily closing balance, paid monthly.	Tiered. Calculated on daily closing balance, paid monthly.	Tiered. Calculated on daily closing balance, paid monthly.	Tiered. Calculated on daily closing balance, paid monthly.

* Not included in free transactions.

HAVE AN UNRESOLVED SERVICE ISSUE?

Step 1: Contact and discuss the issue with our banking floor staff. If a resolution cannot be reached;

Step 2: Call or make an appointment to discuss the issue with your branch manager. If a resolution cannot be reached;

Step 3: Write to the Chief Executive Officer (CEO) who in turn will call you to discuss the issue and respond in writing. Complaints must be submitted in writing.