

At BVCU, we're committed to ensuring that all your banking needs are met.

We're constantly looking for new ways to best serve our members and make banking easy and efficient so you can bank anytime, anywhere.

Take a look inside and see the business chequing and savings account packages we have to offer & know that BVCU is here to help make your banking work for you.






Deposits 100% guaranteed by the Credit Union Guarantee Deposit Corporation.

Let's get down to business; BVCU works for you. BVCU has the services you need to support your business:

- Wire Transfers
- Foreign Exchange
- Interac eTransfers
- Comprehensive Statements
- Merchant Services
- Business Loans & Financing
- Commercial Mortgages
- Business Investing
- Business Visa

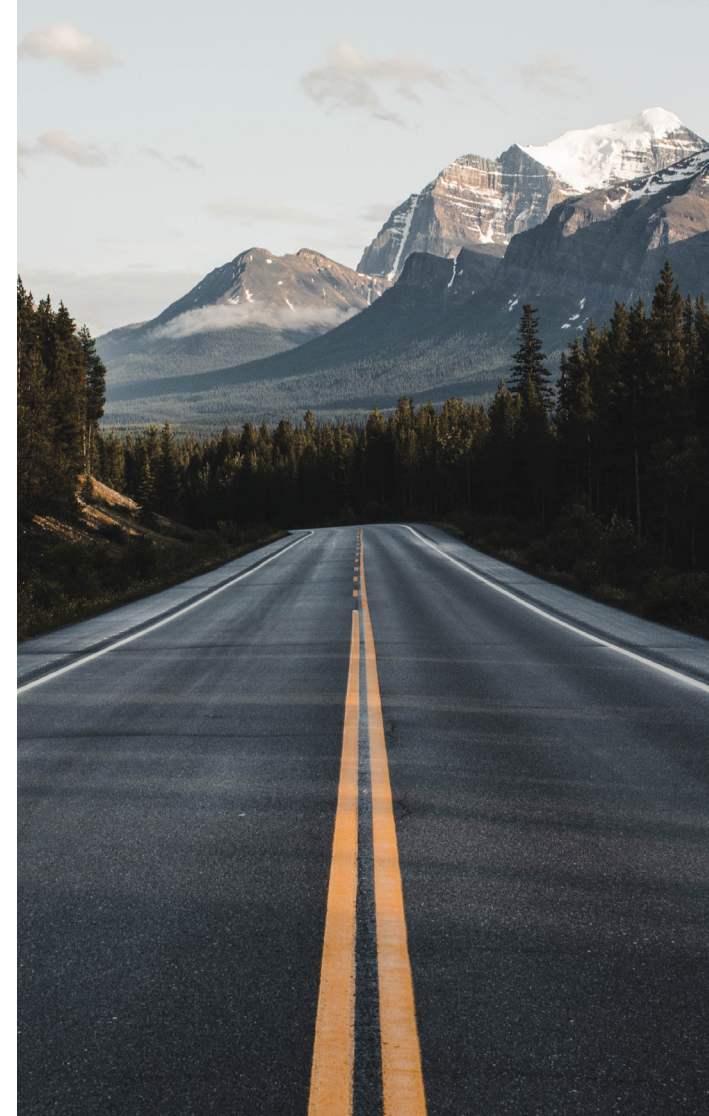
To learn more, visit bowvalleycu.com or connect with your local branch today.



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JAN 2021

Business Chequing & Savings Accounts



Choose the account that's perfect for you.	Business Basic Keep your banking simple for an affordable monthly fee.	Business Essentials The essential account to let you focus on your bottom line.	Business Edge The account that lets you focus your time on growing your business.	Business Premier Perfect for the business that banks often and has a high account balance.	Business Savings The savings account for funds that aren't being used to cover daily expenses.	Condo Corp Free banking with services and features to help manage your condo corp's finances.	Lawyer/Real Estate Trust Convenient access to your account that puts your business needs first.	Community/Not-for-Profit Free and simple banking so you can focus on using your resources wisely.
Monthly Fee	\$10.00	\$20.00	\$30.00	\$55.00	FREE	FREE	FREE	FREE
Min. Balance to Waive Fee	n/a	\$15,000.00	\$30,000.00	\$40,000.00	n/a	n/a	n/a	n/a
DISCOUNTS • Multi-Product*	n/a	YES	YES	YES	n/a	n/a	n/a	n/a
No. of FREE debit transaction	20 free debits \$1.50 ea over 20	60 free debits \$1.50 ea over 60	120 free debits \$1.50 ea over 120	UNLIMITED	2 free debits \$3.00 ea over 2	20 free debits \$1.50 ea over 20	UNLIMITED	30 free debits \$1.50 ea over 30
ATMs • CDN non-credit union • USA & International	\$3.00/ea \$5.00/ea	\$3.00/ea \$5.00/ea	\$3.00/ea \$5.00/ea	\$3.00/ea \$5.00/ea	\$3.00/ea \$5.00/ea	n/a n/a	\$3.00/ea \$5.00/ea	\$3.00/ea \$5.00/ea
STATEMENTS • Digital eStatements • Paper	FREE \$5.00	FREE \$5.00	FREE \$5.00	FREE FREE	FREE \$5.00	FREE FREE	FREE FREE	FREE FREE
eTransfer Cancellation Fee	\$1.50/ea	\$1.50/ea	\$1.50/ea	\$1.50/ea	\$1.50/ea	\$1.50/ea	\$1.50/ea	\$1.50/ea
Interest	Tiered	Tiered	Tiered	Tiered	Tiered	Tiered	Tiered	Tiered
EXTRA PERKS • Visa Bonus per Year**	n/a	10% fee rebate	25% fee rebate	50% fee rebate	n/a	25% fee rebate	25% fee rebate	50% fee rebate

NOTES:

* BVCU products included for monthly fee waiver (5 unique products required as listed below).+

** Requires active BVCU VISA with point of sale minimum spend of \$2,500 per year. An annual application for rebate needs to be completed and submitted to BVCU.

+ 1. Loans, 2. Wealth, 3. Term Deposits, 4. Savings Accounts, 5. Chequing Accounts, 6. Visas, 7. Online-Banking, and 8. Debit Cards 9. Merchant Services.

Loans includes: LOC, AODs, Mortgages, Consumer Loans, Student Loans, and Commercial Loans/Mortgages, Mortgage Insurance

Wealth includes: Mutual Fund Account, Wealth Advisor Account, Qtrade Virtual Wealth and/or Q-trade Self-Directed

Term Deposits includes Fixed: GICs, RRSPs, RRIFFs, TFSA

Savings accounts include Variable: Demand Savings accounts, TFSA, RRSPs, RRIFFs, RESP

Terms and conditions apply for Extra BVCU perks; ask in branch.

Rates and fees are subject to change without notice.

Tiered interest is calculated daily and deposited monthly.

For all other service charges, please see BVCU's fee schedule on our website.



If you have any questions about what account package is right for you, talk to us! We are always happy to help.