Servus Credit Union - Business Banking Plans Effective June 1, 2025										
Account Name	Business Essentials	Business Essentials Plus	Business Unlimited	Commercial	Community Strong	Business US Dollar	Commercial Savings	Business Simple Save	Business Premium Savings	US Business Premium Savings
Monthly Fee	\$4.99	\$20.00 to \$110.00	\$40.00	Monthly Account Fee negotiated per member	Free 15 Core* and Full Service** Transactions When over 15 transactions, the member pays the posted transaction rate (i.e typically \$1/core txn)	\$6.95	\$0.00	\$0.00	\$0.00	\$0.00
Monthly Fee Exemption	\$10,000 MMB	\$60,000 MMB	\$100,000 MMB	NA	\$45,000 MMB	NA	NA	NA	NA	NA
Transactions Included in Monthly Fee	First 5 transactions* free + 2 free e-transfers. Charged \$1.25/transaction thereafter	Tiered Pricing - automatically adjusted per month based on usage: (i) \$20 up to 30 transactions' / month (ii) \$40 up to 60 transactions' / month (iii) \$75 up to 150 transactions' /month (iv) \$110 for >150 transactions' /month	Unlimited Self-serve and Full - Service transactions (In-branch or Contact Centre) + Unlimited Interac e-Transfers	No charge for deposits. Deposits do not count in transaction count.	No charge for deposits	No charge for deposits. Deposits do not count in transaction count.	First 2 withdrawals/ transfers	First 2 withdrawals/ transfers	1 debit or credit transaction then \$5 each, electronic deposits \$1.25 each	
	*No charge for deposits. Deposits do not count in transaction count.	* Both debit and credit transactions count toward monthly total.	1			1			'	1
ATM Withdrawal (non-credit union ATM)	\$2.00 + \$1.25	\$2.00 + \$1.25	\$2.00 + \$1.25	\$2.00 + \$1.25	\$2.00 + \$1.25	NA	\$2.00	\$2.00	\$5.00	NA
ATM Withdrawal - Credit Union Ding-Free Network	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	NA	\$2.00	\$2.00	\$5.00	NA
ATM Withdrawal -International	\$5.00 + \$1.25	\$5.00 + \$1.25	\$5.00 + \$1.25	\$5.00 + \$1.25	\$5.00 + \$1.25	NA	\$5.00 + \$5.00	\$5.00 + \$5.00	\$5.00 + \$5.00	NA
Cheques	\$1.25	Included in Tier txn count	\$0.00	\$1.25	\$1.25	\$1.25	NA	NA	NA	NA
In Branch Bill Payment	\$1.25	Included in Tier txn count	\$0.00	\$1.25	\$1.00	NA	\$2.00	\$2.00	\$1.25	NA
In Branch Withdrawal	\$1.25	Included in Tier txn count	\$0.00	\$1.25	\$1.00	\$1.25	\$2.00	\$2.00	\$5.00	\$5.00
In Branch Deposits	\$0.00	Included in Tier txn count	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5.00	\$5.00
Interac e-Transfer ® - Send Money	\$1.50	Included in Tier txn count	\$0.00	\$1.50	\$1.50	NA	\$2.00	\$2.00	\$5.00	NA
<i>Interac</i> e-Transfer - Request Money	\$1.00	Included in Tier txn count	\$0.00	\$1.00	\$1.00	NA	\$2.00	\$2.00	\$5.00	NA
Interac e-Transfer - Fulfilling a Request	\$0.00	Included in Tier txn count	\$0.00	\$0.00	\$0.00	NA	\$2.00	\$2.00	\$5.00	NA
Interac e-Transfer - Auto Deposit	\$0.00	Included in Tier txn count	\$0.00	\$0.00	\$0.00	NA	\$0.00	\$0.00	\$0.00	NA
Interest Earning	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes
Online/ Mobile Bill Payment	\$1.25	Included in Tier txn count	\$0.00	\$1.25	\$1.00	NA	\$2.00	\$2.00	\$5.00	NA
Online/ Mobile Transfer to cFCU account	\$1.25	\$0.00	\$0.00	\$1.25	\$0.00	\$1.25	\$2.00	\$2.00	\$5.00	\$0.00 NA
Overdraft Protection Usage Fee	If used \$10.00 or interest will be applicable (whichever is higher)	lf used \$10.00 or interest will be applicable (whichever is higher)	lf used \$10.00 or interest will be applicable (whichever is higher)	If used \$10.00 or interest will be applicable (whichever is higher)	NA	NA	NA	NA	NA	INA
Point of sale transaction	\$1.25	Included in Tier txn count	\$0.00	\$1.25	\$1.00	NA	\$2.00	\$2.00	\$5.00	NA
Pre-Authorized Payment	\$1.25	Included in Tier txn count	\$0.00	\$1.25	\$1.00	NA	\$2.00	\$2.00	\$5.00	NA
Apple Pay	YES	YES	YES	YES	YES	NO	YES	YES	YES	NO
Google Play	YES	YES	YES	YES	YES	NO	YES	YES	YES	NO
Samsung Pay	YES	YES	YES	YES	YES	NO	YES	YES	YES	NO
Paper statement - mailed with images	Free online statement or \$5.00 paper statement	er Free online statement or \$5.00 paper statement	Free online statement or \$5.00 paper statement	er Free online statement or \$5.00 paper statement	er Free online statement or \$5.00 paper statement	Free online statement or \$5.00 paper statement	Free online statement or \$5.00 paper statement	Free online statement or \$5.00 paper statement	Free online statement or \$5.00 paper statement	Free online statement or \$5.00 paper statement