

COMMERCIAL SAVINGS ACCOUNTS		Premium Savings	Business Savings	US\$ Savings
		Earns high daily interest, \$5,000.00 minimum balance.	Earns daily interest, no minimum balance.	Earns daily interest, no minimum balance.
Monthly Fee		FREE	FREE	FREE
Transactions Included in Monthly Fee		2 full and/or self serve transactions	2 full and/or self serve transactions	Free US\$ Money Orders, Official Cheques and Travellers Cheques
Transaction Type		Additional Fees		
Full Serve Transactions	In-branch Withdrawal	\$2.50	\$1.00	\$1.00
	In-branch Deposit	FREE	\$1.00	FREE
	In-branch Transfer	FREE	\$1.00	\$1.00
	In-branch Bill Payment	\$2.50	\$1.00	N/A
Self Serve Transactions	Pre-authorized Payment (debit)	\$2.50	\$0.85	N/A
	Transfer (Online/Telephone/ATM)	FREE	\$0.85	\$1.00
	Bill Payment (Online/Telephone/ATM)	\$2.50	\$0.85	N/A
	Direct Payment (Interac®)	\$2.50	\$0.85	N/A
	PCU/Exchange® ATM Deposit	FREE	\$0.85	N/A
	ATM Withdrawal	\$2.50	\$0.85	N/A
ATM	Interac® ATM	\$1.50	\$1.50	N/A
	Plus®/Visanet® ATM	\$2.00	\$2.00	N/A
Interest	Calculated Daily, Paid Monthly	Applied to entire balance when it exceeds \$5,000.00	Flat Rate	Flat Rate
Account Administration	Statement (online or printed)	FREE	FREE	FREE

Your Deposits are Protected

Maximum Member Coverage—Member deposits are insured to a maximum of: \$100,000 for the combined total of all deposits. PLUS: \$100,000 for deposits in each additional registered savings plan (e.g. RRSP, RESP, RRIF). Separate insurance protection is provided for deposits held in joint accounts, trust accounts and business accounts.

Who is covered? Every member of our Credit Union is covered by deposit insurance through Deposit Insurance Corporation of Ontario (DICO). Deposits may be held in individual accounts, trust accounts, corporate accounts, partnership accounts and registered savings plans.

What is insured by DICO? DICO insures all deposits in Canadian currency payable in Canada.

Deposits include:

- Savings and chequing accounts;
- Term deposits including index linked term deposits;
- Guaranteed investment certificates;
- Interest and dividends payable on deposits.

NOTES:

- Interac® ATM service charges do not apply to ATMs on The Exchange® Network.
- Interest rates subject to change, contact your branch for current information.
- Online banking is provided through MemberDirect®. Telephone banking is provided through IVR®.
- Transaction fees and service charges effective November 1, 2008. Peoples Credit Union Limited reserves the right to change fees, service charges and product details.

PEOPLES CREDIT UNION MISSION

“ENRICHING LIVES THROUGH SOUND FINANCIAL SERVICES;
OWNED LOCALLY; CONNECTED GLOBALLY”

INTRODUCTION TO PEOPLES CREDIT UNION

What is a Credit Union

Many people ask us “What is a Credit Union?” Simply put, we are a financial institution that offers a better banking experience to the public. Like banks, we offer services including mortgages, loans, lines of credit, chequing and saving accounts, RRSPs, RRIFs, RESPs, commercial banking, trust fund accounts, safety deposit boxes and much more. However, at our Credit Union there are some key differences we’re proud of:

- All of our customers are part owners (called members) of Peoples Credit Union. By purchasing five \$5 shares of the business they have become members of Peoples Credit Union, a financial cooperative, owned and controlled by its members.
- Our members are paid cash dividends, which means that they share in the annual after tax profits Peoples Credit Union generates.
- Our level of customer service is highly personal and individualized with each of our over 10,000 members. This unique standard of service is rooted in our philosophy of “People Helping People”.

CONTACT INFORMATION

Head Office/Commercial Telephone: 705-436-2044
8034 Yonge Street Toll Free: 888-777-8891
Innisfil, ON L9S 1L6 Fax: 705-431-5610
Commercial Fax: 705-431-5616

Stroud Branch Telephone: 705-436-1910
8034 Yonge Street Toll Free: 877-414-0195
Innisfil, ON L9S 1L6 Fax: 705-436-7548

Alcona Branch Telephone: 705-436-6005
1040 Innisfil Beach Road Toll Free: 877-414-0196
Innisfil, ON L9S 2M5 Fax: 705-436-4603

Shelburne Branch Telephone: 519-925-3204
133 Owen Sound Street Toll Free: 877-925-3204
Shelburne, ON L0N 1S0 Fax : 519-925-2311

Tollendale Branch Telephone: 705-719-4460
274 Hurst Drive, Suite 102 Toll Free: 866-992-9931
Barrie, ON L4N 0Z3 Fax: 705-719-4464

Cancelling/Reporting Lost or Stolen Bank Cards

For calls originating in Canada:
1-800-LOST1111 or 1-800-567-8111

For calls originating outside of Canada:
(306) 566-1276 (collect)

commercial
banking



Flexible business
solutions.


www.peoplescu.ca


Credit Union
a better banking experience

COMMERCIAL CHEQUING ACCOUNTS		Business Chequing	Bronze Package Account	Silver Package Account	Gold Package Account	Custom Package Account	Community Organizations
		Best option for varied monthly transactions.	Best option for up to 20 monthly transactions.	Best option for up to 45 monthly transactions.	Best option for up to 75 monthly transactions.	Best option for more than 100 monthly transactions.	Low cost option exclusive to community organizations.
Monthly Fee		\$7.50	\$15.00	\$28.00	\$38.00	Negotiable	\$5.00
Transactions Included in Monthly Fee		10 self serve transactions	20 full and/or self serve transactions	45 full and/or self serve transactions	75 full and/or self serve transactions	✓= Unlimited	10 full and/or self serve transactions
Transaction Type		Additional Fees					
Full Serve Transactions	In-branch Withdrawal	\$1.00	\$1.00	\$1.00	\$1.00	✓	\$0.60
	In-branch Deposit	\$1.00	\$1.00	\$1.00	\$1.00	✓	\$0.60
	In-branch Transfer	\$1.00	\$1.00	\$1.00	\$1.00	✓	\$0.60
	In-branch Bill Payment	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$0.60
Self Serve Transactions	Per Cheque	\$0.75	\$0.75	\$0.75	\$0.75	✓	\$0.60
	Pre-authorized Payment (debit)	\$0.75	\$0.75	\$0.75	\$0.75	✓	\$0.60
	Pre-authorized Payment (credit)	\$0.00	\$0.00	\$0.00	\$0.00	✓	\$0.00
	Transfer (Online/Telephone/ATM)	\$0.75	\$0.75	\$0.75	\$0.75	✓	\$0.60
	Bill Payment (Online/Telephone/ATM)	\$0.75	\$0.75	\$0.75	\$0.75	✓	\$0.60
	Direct Payment (Interac®)	\$0.75	\$0.75	\$0.75	\$0.75	✓	\$0.60
	PCU/Exchange® ATM Deposit	\$0.75	\$0.75	\$0.75	\$0.75	✓	\$0.60
	ATM Withdrawal	\$0.75	\$0.75	\$0.75	\$0.75	✓	\$0.60
ATM	Interac® ATM	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50
	Plus®/Visanet® ATM	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
Overdraft Protection	Monthly Fee When Used	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
Account Administration	Statement and Cheque Images (online or printed)	FREE	FREE	FREE	FREE	FREE	FREE

CURRENT ACCOUNTS

We understand the importance of keeping Commercial Banking accessible, flexible and convenient, with a selection of accounts that are simple to understand and simple to choose from. Our different accounts are designed to provide solutions to help you manage daily commercial banking needs.

All Peoples Credit Union accounts provide convenient 24-hour access through bank machines, telephone banking, and online banking. InterBranch banking is available at any Peoples Credit Union branch.



The Exchange® ATM Network

The Exchange® allows our members convenient, surcharge-free access to DEPOSITS and WITHDRAWALS at numerous additional ATMs across Canada. The Exchange® is a shared network of ATMs across the country that allows cardholders from any participating financial institution to access full function ATM services, including withdrawal and deposit

NOTES:

- First transactions in any month are the ones included in the monthly fee. Per item charge applies to all transactions after the number included.
- Interac® ATM service charges do not apply to ATMs on The Exchange® Network.
- Online banking is provided through MemberDirect®. Telephone banking is provided through IVR®.
- Transaction fees and service charges effective November 1, 2008. Peoples Credit Union Limited reserves the right to change fees, service charges and product details.

taking services on a surcharge-free basis. Credit Union members who use The Exchange® ATMs versus conventional ATM networks will save an average of \$1.50 per transaction. More information on participating financial institutions, their ATM locations and The Exchange® is available on their website: www.the-exchange.ca

Miscellaneous Commercial Service Fees	
Day-to-Day Services and Products	Fees
Money Orders: Can\$/US\$	\$5.00
Money Order: Non-Member	\$10.00
Official Cheque: Can\$/US\$	\$7.00
Certified Cheque: Member	\$10.00
Certified Cheque: Non-Member	\$15.00
Traveller's Cheques: Can\$/US\$/£Sterling/EURO	1%
Traveller's Cheques: Dual Signature	1% + \$1.00/\$100.00
Traveller's Cheques: Gift Cheques	1% + \$2.00/cheque
Safety Deposit Box Rental—Various Sizes	\$25.00 to \$135.00/year
Sundry Services	
Assisted Phone Transfer/History Inquiry	\$1.00
Account History Inquiry: MemberDirect® or IVR®	FREE
Wire Transfers	Cost + \$5.00
Reference Letter: Account Balance, Bank Verification, Interest Earned	\$15.00
Negotiating Foreign Instruments (other than US\$/£Sterling/EURO)	\$15.00
Coin Supplied	FREE
Record Search < 90 days	Discretionary
Record Search > 90 days	\$20.00/hour
Photocopies/Faxes	\$1.00
Statement: Duplicate In-branch Statement	\$1.00
Audit Confirmations and Statements of Interest Paid	\$15.00
Cheque Handling Fees	
NSF Cheque	\$35.00
Stop Payment: Full Details and Online	\$10.00
Stop Payment: Partial Details	\$20.00
Charge Back	FREE
Non Qualified or Non-MICR Encoded	FREE
Cheque Sent or Received on Collection	\$20.00
US\$ Cheque Drawn on Can\$ Account	\$20.00
Post Dated Transaction Held for Processing	\$1.00/item
Statement Mailed to Branch (hold statement)	\$1.00/month
Other Charges	
Account Closed Due to Unresolved Overdraft	Up to \$25.00
Early Account Closing Fee (within 90 days)	\$25.00
Undeliverable Mail (one time charge)	\$5.00
Inactive/Dormant Membership (charged per year inactive, after 3 years \$50.00 per year unclaimed balance)	\$30.00/year
Administration of Garnishee or Requirement to Pay	\$50.00
Balance of Account—Transfer of Account to Another Financial Institution	\$25.00
Replace Lost or Stolen ATM Card	\$2.00
Night Deposit Bag	\$25.00 + gst

CONVENIENCE BANKING SERVICES

Card Services

Member Card

Direct Payment and ATM Access

MemberCard® allows easy access to your funds, worldwide, 24/7 at the touch of a few buttons. Get cash, pay bills, make deposits and transfer funds. If you are travelling outside of Canada, please speak with your Member Service Officer today for important MemberCard® information you'll need on your trip.

MemberCard® Transactions

Interac® ATM transactions	\$1.50
PLUS® (out of country)	\$2.00
MemberCard® replacements	\$2.00

Automatic Teller Machines (ATMs) Locations

8034 Yonge Street (Stroud Branch), Innisfil ON
Full service lobby and drive-thru

5479 Yonge Street (Trotter's Esso), Gilford ON
Cash dispense only

1040 Innisfil Beach Road (Alcona Branch), Innisfil ON
Full service lobby and drive-thru

7315 Yonge Street (Innisfil Multi-Use Recreational Facility), Innisfil ON
Cash dispense only

Suite 102, 274 Hurst Dr. (Tollendale Branch), Barrie ON
Full service exterior

133 Owen Sound Street (Shelburne Branch), Shelburne ON
Full service lobby

Please refer to our website for the latest listing
www.peoplescu.ca

Online & Telephone Banking Services

MemberDirect® Online Banking and IVR® Telephone Banking access are our remote banking services. They give you online and telephone access to your credit union accounts anytime to perform a variety of transactions from the comfort and security of your home or office. Both are efficient ways to reconcile your books, pay bills, and manage your business. As well, telephone and online banking are safe, secure, easy to use and available 24/7. You'll receive your own confidential Personal Access Code (PAC) to protect your account information. Then you'll be able to do just about everything you need to manage your money wisely - where and when you need to.

ADDITIONAL COMMERCIAL PRODUCTS AND SERVICES

Operating Lines of Credit - Competitive interest rates make our flexible Lines of Credit perfect for managing cash flow fluctuations.

Capital Loans - Available for all your capital needs, capital loans are designed with flexible payment terms and amortization periods.

Commercial Mortgages - Our mortgages can be granted for up to 65% loan-to-value, OAC. Completely open, they can be paid off anytime without a penalty.

Letters of Credit - This convenient product replaces bonding or certified cheques.

Business MasterCard® - Perfect for covering and tracking your business expenses, these cards are also suitable for your key employees.

MemberPLAN Personal Insurance - This affordable product provides business members and their employees access to excellent group benefits plans including dental, eye-care, prescriptions and life insurance.

Merchant MasterCard® - Avoid cash receipts and questionable cheques by collecting for merchandise via a Point of Sale terminal.