



# Business Accounts

Accounts & Fees					
Accounts	Monthly Fee	Free Monthly Transactions**	Statement Fees	Interac e-Transfer Fees*	Official Cheques
B.Smart Mini	\$9.75	0 FREE/MONTH Cost Per Transaction: \$1.25	eStatement: Free Paper Statement: \$3.00 Cheque Images : \$2.50	\$1.25*	\$10.00
B.Smart	\$15.00	15 FREE/MONTH Cost Per Additional Transaction: \$1.25	eStatement: Free Paper Statement: \$3.00 Cheque Images : \$2.50	\$1.25*	\$10.00
B.Smart Plus	\$25.00	30 FREE/MONTH Cost Per Additional Transaction: \$1.25	eStatement: Free Paper Statement: \$3.00 Cheque Images : \$2.50	\$1.25*	\$10.00
B.Saving Business	FREE	0 FREE/MONTH Cost Per Transaction: \$1.25	N/A	\$1.25	\$10.00
Organization Chequing	\$4.75	UNLIMITED (Does not include e-Transfers)	eStatement: Free Paper Statement: \$3.00 Cheque Images : \$2.50	\$1.25	\$10.00

## Platinum

Monthly Fee
FREE
Free Monthly Transactions**
2 FREE/MONTH Cost Per Additional Transaction: \$5.00

**For full details on Account Packages & Fees, please visit [npscu.ca](http://npscu.ca)**

## B.Smart Mini

Keep it simple with B.Smart Mini. Benefit from a low monthly fee of \$9.75 and a set cost of \$1.25 per transaction

**WHO'S IT FOR?** Members with minimal monthly transactions who do the majority of their banking online.

## B.Smart (CAD & USD)

Pay a monthly fee of \$15.00 with B.Smart and receive 15 FREE monthly transactions.

**WHO'S IT FOR?** Members with moderate use of their business account who manage well with limited day to day activity.

## B.Smart Plus

Need even more from your business account? Customize your business banking experience with 30 FREE monthly transactions.

**WHO'S IT FOR?** Members who use their business account frequently and have a higher volume of transactions.

## Business High Interest Savings Account

A tiered high-interest savings account for businesses that maintain large balances and want easy access to withdraw funds at any time.

## B.Saving Business

Save to grow your business or deal with unexpected business expenses. The B.Saving business account offers no monthly fee and earns you interest.

**WHO'S IT FOR?** Members who want to set aside savings, but know it's easily accessible when they need it.

## Organization Chequing

Benefit from a low monthly fee of \$4.75, UNLIMITED FREE transactions and no minimum balance requirements.

**WHO'S IT FOR?** This account is specifically designed to help non-profit organizations save and grow their funds.

## Platinum Business (CAD & USD)

SAVE with Platinum Business, NPS' high interest savings account!

**WHO'S IT FOR?** Members who wish to have a higher rate of interest with greater accessibility than a term deposit.

*Also available for registered products.*

## ATM Network

As a member of North Peace Savings you don't have to rely on our ATMs to keep from getting dinged ever again. Our Members have FREE access to over 24,000 ATMS across Canada on THE EXCHANGE®

**Get the ding-free locator app today**

Available for iPhone and iPad, Android and Windows devices, the ding free® locator app can help you find the nearest surcharge-free ATM – wherever you are. Get the app at [dingfree.ca](http://dingfree.ca).

## Business MemberDirect

Business MemberDirect combines comprehensive and convenient Internet Banking solutions to meet the needs of your business – large or small. It gives Business Members access to comprehensive online business tools to manage their day to day banking activities.

## Deposit Guarantee

Credit Union Deposit Insurance Corporation (CUDIC) fully guarantees all credit union deposits. This means that deposits are covered by unlimited deposit insurance and Members can feel comfortable knowing their deposits are fully protected. For more information on CUDIC and a list of FAQ, visit [cudicbc.ca](http://cudicbc.ca).

## Other Services

- \* Mortgages
- \* Business Lines of Credit
- \* Business Term Loans
- \* Business Leasing
- \* Business Mastercard
- \* Night Depository
- \* Merchant Services

\*Counted as a transaction. Additional e-Transfers are \$1.25 each.

\*\*Transactions include withdrawals, in-branch transfers, cheque clearing, pre-authorized payments, online bill payments, debit card transactions and e-Transfers. Online transferring between accounts is free with all products excluding Platinum Accounts. Platinum Accounts include online transferring between accounts as a transaction\*\*.

North Peace Savings is a trade name of Beem Credit Union.