

What makes us different?

East Coast Credit Union is a full service, cooperative financial institution helping individual and business members to achieve financial success. Our professional employees provide the open and honest transparency you need to manage your finances.

At East Coast Credit Union, you have the chance to be a part of something bigger: the chance to be more than a customer, to help build your community, to see fairness, trust, equality and independence brought to life, from the way we do business to the way we treat you every day. Its banking that goes further.

Become a member today and experience our honest approach to banking.

Did you know?

East Coast Credit Union also offers many great options for your personal financial needs, including:

- Personal Account Package Plans
- Automatic savings
- Mutual Funds
- High Interest Savings Accounts
- RRSP/RESP/RRIF/TFSA
- FREE Youth Package age 24 and under
- FREE Seniors Package age 59+
- Trust & Estate Accounts
- Competitive Personal Loan and Mortgage rates
- Lines of Credit
- Home Equity Loans
- Mobile App
- Mobile App - Deposit Anywhere™; Direct Alerts
- Interac® Flash
- Interac® Online Payment

Ask us how you can do your Personal Banking for FREE.



eastcoastcu.ca

Email: eastcoast@creditunion.ca



facebook.com/EastCoastCU



@EastCoastCU

Business Lending

Business Services Antigonish
902-863-6600

Business Services New Glasgow
902-752-3102

Business Services Dartmouth
902-464-7132 / 902-464-7124

Business Services Port Hawkesbury
902-625-6969

Toll Free: 1-866-230-7700

Or you may contact your local branch.

Business Accounts



Business Accounts

We offer a cost effective way to do Business Banking:

- Straightforward, easy to understand packages
- Professional, personal service
- Dedicated Business Service Centres
- Local decision making

These are some of the great reasons why more and more business owners are banking with their local credit union.

East Coast Credit Union provides a competitive range of business services tailored to meet your financial needs and to help you achieve financial success! We have four conveniently located Business Service Centres. We offer all the competitive products and services you need and our experienced staff will provide you with the professional advice you need.

Our current account services provide many advantages and a full range of products whether you are a small business, mid-sized business, a large corporation or a local community non-profit organization.

YOUR Business Account Package Options

Every business has unique banking needs. With our full range of account options, we're sure you'll find one that's right for you. All our packages provide several options, such as:

- Small Business Online Banking
- Online Banking Mobile Alerts
- Business Credit Card
- Membercard® and GLOBAL PAYMENT®
- Access to Merchant Mastercard® system
- Overdraft protection based on approved credit
- FREE online banking e-statements
- You can say goodbye to annual fees with FREE Night Deposit Services

Non-Profit Accounts

We understand the value your non-profit organization provides to our communities. If you are a non-profit organization that requires the features and benefits of a Business account, but need to keep costs low - look no further. Non-Profit organizations can choose the YOUR Business 25 package for FREE or if you have higher volumes you may receive a discount of \$20.00, monthly on other YOUR Business packages.

YOUR Business packages.

YOUR Business 10

Monthly fee of \$10.00 include:

- 10 transactions*
- Monthly statement and cheque return

YOUR Business 25

Monthly fee of \$20.00 include:

- 25 transactions*
- Monthly statement and cheque return

Free to non-profit organizations

YOUR Business 55

Monthly fee of \$33.00 include:

- 55 transactions*
- Monthly statement and cheque return
- FREE Night Deposit
- FREE personal account plan (YOUR Unlimited eAccount)

YOUR Business 85

Monthly fee of \$49.00 include:

- 85 transactions*
- Monthly statement and cheque return
- FREE Night Deposit
- FREE personal account plan (YOUR Unlimited eAccount)

YOUR Business 125

Monthly fee of \$85.00 include:

- 125 transactions*
- Monthly statement and cheque return
- FREE Night Deposit
- FREE personal account plan (YOUR Unlimited eAccount)

Other Business Products

- Customer Automated Funds Transfer (CAFT)
- Electronic High Interest Savings Account (eHISA)
- Inventory and receivable financing
- Operating Lines of Credit
- Equipment Loans
- Commercial Mortgages
- Small Business, commercial and public sector leases
- Government Guaranteed loans
- Flexible payment schedule
- Safety Deposit Box rental
- Night Depository available at most branch locations
- Free access to Wealth Management Services
- Competitive fees for transactions
- No charge for items within the deposit (unlike our competitors)

Per item Transaction Fees* unless included in packages (Subject to change and some conditions apply):

| | |
|---|--------|
| ATM Deposit | \$1.25 |
| ATM Bill Payment – Credit Union | \$1.25 |
| ATM Withdrawal – Credit Union EXCHANGE® | \$1.25 |
| Business Cheques & Preauthorized Debit | \$1.25 |
| Cash Deposit | \$1.25 |
| Cheque Deposit | \$1.25 |
| Direct Deposit | \$1.25 |
| Direct Payment Purchase (Membercard®) | \$1.25 |
| Global Payment Mastercard® | \$1.25 |
| In-Branch Withdrawals | \$1.25 |
| Merchant Credit | \$1.25 |
| Merchant Debit | \$1.25 |
| MemberDirect® Bill Payment | \$1.25 |
| TeleService® Bill Payment | \$1.25 |
| TeleService® Inquires | \$1.25 |
| Wire Transfer Deposit | \$1.25 |

Other Service Fees

| | |
|--|----------------|
| ATM Withdrawal – Interac® Network (Domestic) | \$2.00 |
| ATM Withdrawal – Plus® Network | \$3.50 |
| Chargeback Item | \$10.00 |
| Cheque Certified for member | \$10.00 |
| Cheque/PAP - Stop Payment | \$12.50 |
| Cash and coin orders under \$200/order | FREE |
| Cash & coin orders in excess of \$200, 1% of total order | |
| Interac® e-Transfers | \$1.50 |
| Night Depository | FREE |
| Night Depository – Disposable Bags | \$0.35 + Tax |
| Non-encoded cheque withdrawal | \$5.00 |
| NSF Returned Item | 45.00 |
| Unauthorized Overdraft | \$5.00 |
| Safety Deposit Box – Small | \$50.00 + Tax |
| Safety Deposit Box – Medium | \$60.00 + Tax |
| Safety Deposit Box – Large | \$100.00 + Tax |
| Safety Deposit Box – X-large | \$200.00 + Tax |

*Cost per transaction, unless otherwise noted.