

What makes us different?

At St. Joseph's Credit Union, we are more than a bank. We offer competitive products and specialized services but we do it differently. We work to build relationships with our business members, gain an understanding of their needs and efficiently deliver these services.

When you do your banking with St. Joseph's Credit Union you can expect to find a certain open and honest transparency that comes from being a member. Credit Unions are built on fairness, trust, equality, and independence and because we stand for so much we must lead by example.

We do what's right, and we do business with the collective community's well-being in mind. We're on the ground and we're helping businesses and individuals grow and succeed.

Other Services Offered

- Business Credit Cards
- Free access to Wealth Management Services
- Customer Automated Funds Transfer (CAFT)



Contact St. Joseph's Credit Union today and see how being a member can get you a **FREE** start to your financial future!

stjosephscreditunion.ca

Email: stjoseph@stjosephscreditunion.ca

Branch Location

(Full service ATM)

3552 Highway 206

PO Box 159

Petit de Grat, NS B0E 2L0

Toll Free: 1-866-876-3192

Fax: 902-226-9855

Off-site ATM location

(Cash withdrawals and inquiries only)

2397 Highway 206

Arichat, NS B0E 1A0



facebook.com/stjosephscreditunion



[@st.josephscreditunion](https://instagram.com/st.josephscreditunion)

Business Accounts



Business Accounts

We offer a cost effective way to do Business Banking:

- Straightforward, easy to understand packages
- Professional, personal service
- Local decision making

These are some of the great reasons why more and more business owners are banking with their local credit union. While service charges are a reality for everyone and are a part of the cost of doing business; St. Joseph's Credit union strives to provide you with the best value for your banking options.

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 Cards
- Business Debit Cards
- Access to Merchant Mastercard® system
- Overdraft protection based on approved credit
- FREE Night Deposit Services
- FREE online banking e-statements

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, we want to assist you by helping to keep your financial costs to a minimum.

Non-Profit organizations can choose the YOUR Business 25 package for FREE or if you have higher volumes you may receive a discount of \$19.00 monthly on YOUR Business 55 package.

YOUR Business Basic

Pay as you GO

YOUR Business 10

Monthly fees include:

- 10 transactions
- 25 FREE Direct Deposits
- Monthly fee - \$10.00 per month

YOUR Business 25

Monthly fees include:

- 25 transactions
- 25 FREE Direct Deposits
- Monthly fee - \$20.00 per month
- FREE for non-profit accounts

YOUR Business 55

Monthly fees include:

- 55 transactions
- 25 Direct Deposits
- Monthly fee - \$33.00 per month
- \$14.00 for non-profit accounts

YOUR Business 85

Monthly fees include:

- 85 transactions
- 25 Direct Deposits
- Monthly fee - \$49.00 per month

YOUR Business 125

Monthly fees include:

- 125 transactions
- 25 Direct Deposits
- Monthly fee - \$85.00 per month

**Deposits may be subject to fees as disclosed under other transaction fees. Per transaction fees apply in excess of included transactions (deposits and withdrawals). Includes direct deposit, Deposit Anywhere and e-mail money transfer receipts.

Other Business Products

- High Interest Savings Account (HISA)
- 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
- Competitive fees for transactions

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

ATM deposit	\$1.25
ATM withdrawal (Credit Union Exchange)	\$1.25
Bill payment – ATM / TeleService / On-line	\$1.25
Cheque / Pre-Authorized Debit	\$1.25
Cash / Cheque Deposit	\$1.25
Direct Deposits	\$1.25
Direct Payment Purchases	\$1.25
In-branch withdrawals	\$1.25
ICU (Inter Credit Union Withdrawal)	\$1.25
Merchant Debit / Credit	\$1.25
MemberDirect / Teleservice Transfer	FREE
Deposit Anywhere	\$1.25
E-Transfers	\$1.50

OTHER SERVICE FEES

Wire Transfer Deposit	\$6.00
Certified Cheque	\$10.00
Non-Encoded Cheque withdrawals	\$6.00
Over the counter bill payment	\$1.85
Phone manual transfer	\$3.00
ATM withdrawal – domestic (non-CU)	\$2.00
ATM withdrawal – plus (out of country)	\$3.00
Chargeback items	\$10.00
Cheque / PAP Stop payment (in branch)	\$12.00
Cheque / PAP Stop payment (on-line)	FREE
Night depository Annual Fee	FREE
Night depository disposal bags	\$0.70
Night depository vinyl bags	\$20.00
NSF Returned Item	\$45.00
Returned Cheque	\$10.00
Overdraft fee	\$5.00 per item
Safety Deposit Boxes	
Small	\$50.00
Medium	\$60.00
Large	\$70.00
Business account confirmation	\$25.00
Business deposit books	\$7.00
CRA manual payment	\$3.00
Commercial Credit Rating	\$25.00
De-activate Interac Flash	\$20.00
Faxes	\$2.00 + \$0.25/pg
File Search	\$35.00 /hr
Interest paid confirmation letter	\$15.00
Late Payment Fee	\$20.00
Late Reporting Fee (monthly)	\$100.00
MemberDirect Small Business Set-up	\$75.00
Manual Payroll deposits	\$0.70 /employee
PPSA search	\$20.00
PPSA discharge	\$50.00
**Non-member coin orders	Flat Fee \$10.00

*Cost per transaction, unless otherwise noted.