

# Commercial & Ag Transaction Services

| <b>Transaction Account Schedule</b>  | <b>Strictly Business Chequing*</b> | <b>Bronze Business</b> | <b>Silver Business</b> | <b>Gold Business</b> |
|--|------------------------------------|------------------------|------------------------|----------------------|
| <i>Monthly Service Fee</i>   | \$4.00                             | \$20                   | \$40                   | \$75                 |
| <i>Transactions Included</i>   | 0                                  | 30                     | 70                     | 130                  |
| <i>Transaction Service Fee for in Branch Bill Payments, Withdrawals, Interac e-Transfers &amp; Cheques when Over Included Transactions in Packages</i> | \$1.00                             | \$1.00                 | \$1.00                 | \$1.00               |
| <i>Electronic Transaction Service Fee for Online &amp; Mobile Banking Bill Payments and Transfers</i>  | Unlimited                          | Unlimited              | Unlimited              | Unlimited            |
| <i>Deposits of Cheques, Cash or Coin</i>   | Free                               | Free                   | Free                   | Free                 |
| <i>Online eStatement with Online Banking</i>   | Free                               | Free                   | Free                   | Free                 |
| <i>Printed Statement with Cheque Images</i>  | \$3.00 / Statement                 | \$3.00 / Statement     | \$3.00 / Statement     | \$3.00 / Statement   |
| <i>Service Charge for withdrawal at non Credit Union ATMs</i>  | \$1.75                             | \$1.75                 | \$1.75                 | \$1.75               |
| <i>Service Charge for international ATM withdrawal</i>   | \$3.00                             | \$3.00                 | \$3.00                 | \$3.00               |

\* The Strictly Business Chequing Account provides 1 free transaction per \$2,500 minimum monthly balance in the account.

## Other Specialty Accounts

### U.S. Chequing Account

- No Monthly Service Charge
- Transactions are \$1.00 each
- Statement Fee of \$3.00

Online bill payments and debit cards are not available with this account.

### Community Values Chequing Account

Meant for registered charitable and community improvement organizations.

Organizations must provide copies of minutes for the authorized account signers and update the signer list whenever there are any changes

- Monthly Service Charge is free
- 15 Free Transactions
- Transaction Fee of \$1.00
- Printed Statement with Cheque Images is \$3.00 per statement
- Basic Cheque Order (first 50) is Free
- 10 Free Interac e-transfers/month

### High Interest Savings Account

This savings account provides 4 tiers for earning interest. Your money is always available, so it can be withdrawn or transferred electronically whenever you need it.

Interest is calculated based on your daily balance and minimum monthly balance.

- No Monthly Service Charge
- Unlimited Free Online Transfers
- 5 Free e- Transfers
- All other Transactions are \$3.00

Your principal and interest are 100% Guaranteed by the Credit Union Deposit Guarantee Corporation.



**More Bank For Your Buck**

## Additional Services

### Electronic Payroll Solutions

#### CAFT (Customer Automated Funds Transfer)

If you have a payroll system in place that includes writing cheques, our electronic payroll deposits can make it easier for you and your employees.

RCU Electronic Payroll Advantages:

- Use your current payroll system to calculate each employee's payroll amount; there is no need to install or learn a new system.
- Input your payroll information via our highly secure website for deposit to your employees' accounts at any Canadian financial institution. If you use a compatible payroll software, you can even upload the details directly from the program.
- Perform your payroll any time, any where you have access to the Internet, for deposit on your assigned payday.
- Your total payroll is automatically debited from your business account, making it easier to reconcile.
- Your employees will appreciate the convenience of having immediate access to their money on payday.

Rocky Credit Union Electronic Payroll Service Fees

|                        |         |
|------------------------|---------|
| One time set up fee    | \$50.00 |
| File processing        | \$5.00  |
| CAFT settlement        | \$0.75  |
| Recall/reject          | \$35.00 |
| AFT deposit/debit      | \$0.15  |
| Late file releases     | \$20.00 |
| Password Reset         | \$15.00 |
| Inactive Fee (90 Days) | \$50.00 |

RCU Electronic Payroll website Features:

- Flexible user permission levels
- Audit trail
- Email notifications
- History file viewing
- Auto Representation
- Multiple payment frequencies

Rocky Credit Union administered fund transfers and set up

|                                |         |
|--------------------------------|---------|
| Individual transfer set up fee | \$25.00 |
| AFT adjustment or cancellation | \$5.00  |

Phone 403-845-2861  
General Fax 403-845-7295  
Loans Fax 403-845-7441

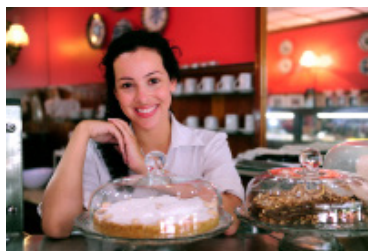
Effective November, 2022

### Additional Commercial and Agricultural Services provided by Rocky Credit Union:

Ag Mortgages  
Ag Equipment Loans  
Ag Operating Loans  
Agrivest Deposits  
Ag High Interest Savings Account

Commercial Mortgages  
Commercial Equipment Loans  
Commercial Operating Loans  
Commercial High Interest Savings Account

Financial Investment Advice regarding a variety of investments, for both your business and your staff.



#### Branch Hours

9:30 am to 5:00 pm  
Monday - Wednesday & Friday  
Thursday 8:30 am - 5:00 pm

#### Remote Account Access

Online Banking  
Mobile/Smartphone Banking  
[www.rockycreditunion.com](http://www.rockycreditunion.com)

#### ATM Services

Full Service ATMs - 24 hours  
Located at parking lot door  
and the street entrance at  
5035 49th Street.

#### Coin Counter

Available during branch hour  
in the branch. Some fees  
may apply.



Email - [info@rockycu.com](mailto:info@rockycu.com)  
5035 49 Street  
Rocky Mountain House, AB T4T 1C1

## Transaction Accounts

### Commercial & Ag Chequing Accounts



More Bank For Your Buck