

# 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 system can make it easier for you and your employees.

#### 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.
- 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.

#### Service Charges

|   |             |
|---|-------------|
| One time set up fee (up to 6 users) .....     | \$75.00     |
| Add or change user (over 6 users) .....       | \$10.00     |
| Automatic recall/reject .....                 | \$6.00      |
| Manual recall/reject .....                    | \$25.00     |
| AFT deposit/debit (1 - 10 transactions) ..... | \$6.00      |
| AFT deposit/debit (10+ transactions) .....    | \$0.40 each |
| Late file releases .....                      | \$25.00     |
| Inactive fee (90 Days) .....                  | \$50.00     |

#### Website Features

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



Oct. 24, 2024

## Ag Services

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

## Commercial Services

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

## Additional Services

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



#### Branch Hours

Monday - Wednesday, Friday:  
9:30 a.m. to 5:00 p.m.  
Thursday: 8:30 a.m. to 5:00 p.m.

#### Remote Account Access

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

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

#### ATM Services

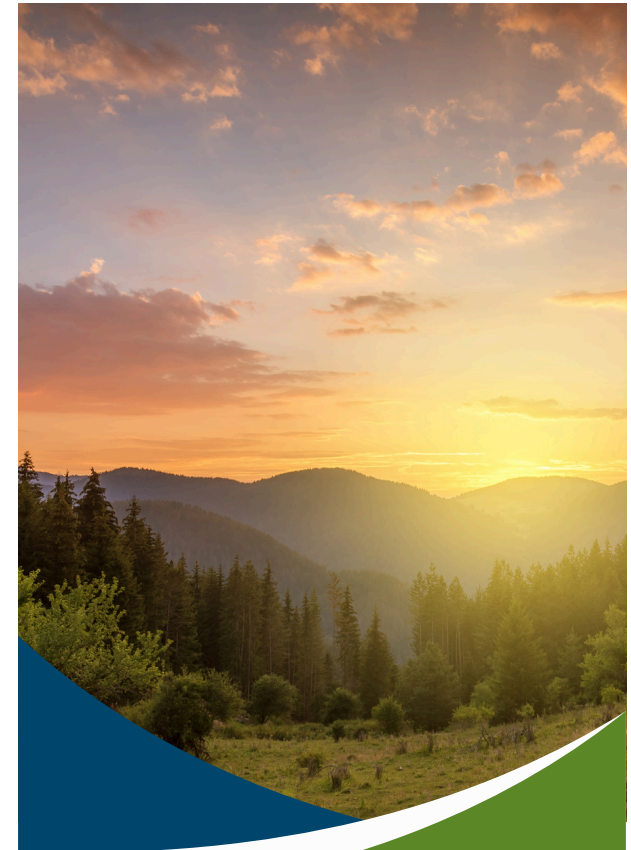
Full Service ATMs - 24 hours  
Located at each entrance at  
5035 49th Street.

#### Coin Counter

Available during branch hours,  
located inside the branch.  
Some fees may apply.

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

## Transaction Accounts



## Commercial & Ag Chequing Accounts

**ROCKY CREDIT UNION**

Ownership. Community. Innovation.



# Commercial & Ag Transactional Services

| Transactional Account Comparison:  | Strictly Business Chequing | Bronze Business  | Silver Business  | Gold Business    |
|--|----------------------------|------------------|------------------|------------------|
| Monthly service fee  | \$5.00                     | \$20.00          | \$40.00          | \$75.00          |
| Transactions included  | 0*                         | 30               | 70               | 130              |
| Transaction service fee for in-branch bill payments, withdrawals, Interac e-Transfers, and cheques (when over the amount of included transactions) | \$1.15                     | \$1.15           | \$1.15           | \$1.15           |
| Electronic transaction service fee for online and mobile banking bill payments and transfers   | Unlimited                  | Unlimited        | Unlimited        | Unlimited        |
| Deposits of cheques, cash, or coin   | Free                       | Free             | Free             | Free             |
| Online eStatement with online banking  | Free                       | Free             | Free             | Free             |
| Printed statement with cheque images   | \$3.00/statement           | \$3.00/statement | \$3.00/statement | \$3.00/statement |
| Service charge for non-Credit Union ATM withdrawals  | \$1.75                     | \$1.75           | \$1.75           | \$1.75           |
| Service charge for international ATM withdrawals   | \$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 \$1.15 each
- Statement fee of \$3.00
- Online bill payments and debit cards are unavailable with this account

### Community Values Chequing Account

For registered charitable and community improvement 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 \$1.15
- Printed statement with cheque images is \$3.00/statement
- Basic cheque order (first 50) is free
- 10 free Interac e-Transfers/month

### High Interest Saving Account

This savings account provides 4 tiers for earning interest. Your money is always available, so it can be withdrawn or transferred 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 Interac e- Transfers
- All other transactions are \$3.00

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

