

Business Service Charge Update - Effective September 1, 2019

At LaHave River Credit Union we place a high priority on providing members with excellent products/service and protecting the security of our members finances and personal information.

An important part of our commitment to excellent service is keeping our service charges competitive with the big banks. We must balance our fees against the cost of continuing to bring members innovative new products that improve both banking convenience and security.

On September 1st, 2019 we will be adjusting some of our service charges to reflect both higher costs in the banking and security systems and inflationary increases. On average our fees will remain competitive with the big banks and we still offer many FREE services to serve you better.

Below is a list of all service charge changes effective September 1st, 2019:

Business Account Packages	Old Price	New Price
Business Basic	\$4.25	\$5.00
BUS 15 Includes \$2000 cash deposits per month.	\$12.50	\$13.00
BUS 50 Includes \$4000 cash deposits per month.	\$31.00	\$35.00
BUS 100 Includes \$6000 cash deposits per month.	\$51.00	\$55.00
Business Savings – *New*	--	\$0.00
BUS 150 – No Longer Offered – Grandfathered for existing customers Includes 150 transactions per month Includes \$8000 cash deposits per month	\$72.00	\$75.00
BUS ELECTRONIC– No Longer Offered – Grandfathered for existing customers Includes 8 free Interac email transfers	\$101.00	\$105.00

Organization Account Packages	Old Price	New Price
Your Community	\$3.50	\$4.00
Your Non-Profit	\$3.25	\$3.75

See Reverse for more details...

Business Products / Services – Chequing Accounts	Old Price	New Price
ATM Bill Payment (Credit Union / Exchange / Acculink)	\$1.15	\$1.20
ATM Transfer (Credit Union / Exchange / Acculink)	\$1.15	\$1.20
ATM Withdrawal (Credit Union / Exchange / Acculink)	\$1.15	\$1.20
ATM Withdrawal (US / International)	\$4.00	\$5.00
Cash Deposit (per \$1000 deposited)	\$1.75	\$2.00
Coin Deposit (per \$100 deposited)	\$1.75	\$2.00
Cheques on Deposit (per item)	\$0.18	\$0.20
Cheque Withdrawal	\$1.15	\$1.20
Direct Payment Purchase	\$1.15	\$1.20
In Branch Cash Deposit	\$1.15	\$1.20
In Branch Cash Deposit – Business Electronic Package	\$1.50	\$2.00
In Branch Transfer	\$1.15	\$1.20
In Branch Transfer – Business Electronic Package	\$1.50	\$2.00
In Branch Cash Withdrawal	\$1.15	\$1.20
In Branch Cash Withdrawal – Business Electronic Package	\$1.50	\$2.00
Interac Email Transfer - Accept	\$1.60	\$1.50
Interac Email Transfer - Send	\$1.60	\$1.50
Online Banking Bill Payment	\$1.15	\$1.20
Online Banking Transfer	\$1.15	\$1.20
Pre-Auth Payment	\$1.15	\$1.20
Telephone Banking Transfer	\$1.15	\$1.20
Telephone Banking Bill Payment	\$1.15	\$1.20

Business Services	Old Price	New Price
Automated Funds Transfer – Per Transfer	\$2.00	\$5.00
Automated Funds Transfer - Change	\$2.00	\$5.00
Automated Funds Transfer - Initial Setup Fee	\$5.00	\$25.00
Cash Orders (per \$1000 of currency)	\$0.75	\$0.95
Coin Orders (per roll of coin)	\$0.10	\$0.10