

# Business Chequing Accounts

## Find the account that works for you

Every business has unique day-to-day banking needs. That's why each of our business chequing accounts have value, convenience and flexibility built into every transaction. Whether your business is big or small, growing or well-established, FirstOntario offers an account that's sure to make your business banking better.

### Our business chequing accounts come with:

- A range of up to 15 *Interac* e-Transfers® included
- Monthly fee waived by maintaining a minimum daily balance
- Option for multiple authorization online banking
- Surcharge-free transactions at thousands of ATMs across Canada through THE EXCHANGE Network®



### Connect with our Business Banking Group



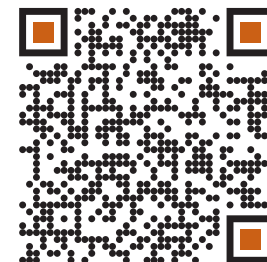
**Give us a call**  
1-800-616-8878



**Connect with our teams through email**  
BusinessBanking@FirstOntario.com



**Visit us online**  
FirstOntario.com/Business



	Business eBanking Account	Business Convenience Account	Business Premium Account	Business Premium Plus Account	Community Account
<b>Best suited for</b>	Businesses that prefer online banking, plus occasional in-branch service with no fee surprises.	Businesses with a lower volume of transactions, looking for optimum flexibility and minimal fees.	Businesses with a moderate volume of transactions, all-bundled into one value-priced monthly fee.	Businesses with a higher volume of transactions, seeking ultimate flexibility and value.	Local clubs and charitable/non-profit organizations that enhance our communities.
<b>Monthly fee</b>	\$5	\$5	\$25	\$50	\$0
<b>Minimum daily balance required to waive monthly fee</b>	\$5,000	\$5,000	\$25,000	\$50,000	-
<b>Day-to-day transactions (debits, cheques, pre-authorized debits, credits)</b>	Unlimited electronic transactions Five free in-branch transactions (\$3 each thereafter)	\$0.85 per transaction	Includes up to 50 transactions (\$0.85 each thereafter)	Includes up to 100 transactions (\$0.85 each thereafter)	Includes up to 30 transactions (\$0.85 each thereafter)
<b>Interac e-Transfers®</b>	Five free e-Transfers per month (\$1.50 each thereafter)	\$1.50 per e-Transfer	10 free e-Transfers per month (\$1.50 each thereafter)	15 free e-Transfers per month (\$1.50 each thereafter)	Five free e-Transfers per month (\$1.50 each thereafter)

# Business Services Solutions

## Connect with our Business Banking Group to access a complete range of business services

FirstOntario Credit Union is proud of the success of our business members, and we understand the importance of a strong financial services partner to help your business grow.

Our complete suite of business banking services offers more than just account plans and credit cards—you can rely on us for a full range of business expertise. We support our business members with a strong team of account managers who can help you hit the ground running or take your business to the next level.

### Business Operating Accounts

We offer a range of competitive accounts (including U.S.) because we know not everyone's business needs are the same. Consider the features that will work best for you.

### Business Credit Cards

FirstOntario business members can choose from a variety of Visa Business credit cards. We've got one that will work for you.

### GICs

To make the most of your cash on hand, you have access to a wide range of redeemable and non-redeemable fixed-rate GICs, with competitive rates and terms to suit your timeline and need for flexibility.

### Business Lending

We offer a variety of financing resources for your business needs, from small business lines of credit to large commercial facilities.

### FX Payments

Send money in almost any currency with a simple, self-serve platform available 24/7. Get market-leading rates, flexible features and no surprise fees.

### Automatic Funds Transfer Access

Simplify your Accounts Receivable by debiting your customers' accounts directly, and push funds out automatically for employee payroll (fees apply).

### Credit and Debit Card Processing

Take advantage of advanced credit and debit processing services that offer innovative integrated solutions to streamline your business operations.

### Payroll and Human Resources Services

Reduce labour and infrastructure costs, process payroll and government remittances and make informed hiring decisions through a third-party, unbiased screening process.

## Wealth and Protection Strategy

Through our wealth management services, we offer objective, experienced advice on financial planning, risk management, income protection, business succession and other services that are uniquely important to business owners.

## Ways to Bank

Discover the easy and accessible ways to bank with FirstOntario. Whether you're on the go, prefer online banking, or love the personal touch at your local branch, we've got you covered. Our friendly team is just a click or a call away, and we even offer extended service hours to cater to your needs. Experience the convenience of our Personal Assisted Tellers, who can assist you with various services like our in-branch staff. Join us today and enjoy hassle-free banking at your fingertips.

