

memberguide



BUSINESS ACCOUNTS

Well beyond a bank.



BUSINESS ACCOUNTS

With great standard features like free online and telephone banking 24 hours a day, 7 days a week, our business accounts offer something for every level of business.

- **Essential Business Chequing**
- **Advantage Business Chequing**
- **Advantage Plus Business Chequing**
- **Premium Business Chequing**
- **Community Chequing**

LOANS & LINES OF CREDIT

Purchase equipment, finance growth or cover expenses with affordable borrowing solutions tailored to meet your company's needs.

- **Business Loans**
- **Business Lines of Credit**

BUSINESS MASTERCARD®

Keep business spending organized and easy to track with the flexibility and security of MasterCard.

- **Unlimited cardholders**
- **Customized credit limits for each card**
- **Cardholder specific statements**
- **Master RoadAssist at preset rates**

MORTGAGES

Benefit from low lending rates, easy applications and flexible payment options including early prepayment on open mortgages all arranged with expert assistance through our Commercial Services Department.

- **Open and closed mortgages**
- **Purchase or refinance**
- **Industrial or commercial properties**
- **Investment properties**

INVESTING

Invest the money your business is making and benefit from competitive returns, expert financial advice and a wide range of investment products and services.

- **Term Deposits**
- **Wealth Management**

Invest with confidence

Deposits insured by the Financial Services Regulatory Authority of Ontario (FSRA). For further information please ask us for a brochure or call FSRA at 1-800-668-0128 or visit <https://www.fsrao.ca>

MERCHANT SERVICES

Create customized payment solutions for your customers' convenience and enjoy low fees, quick and easy applications, and professional service and support.

- **Debit card payments for online sales**
- **Point of purchase retail**
- **Pre-approved monthly payments**

PACE CREDIT UNION is a full-service financial institution that goes *well beyond a bank* to deliver the personalized service and support its members deserve while on their financial journey. This guide offers a brief overview of the products and services offered to all of our members. For detailed information, visit us in branch or go to pacecu.com.

ACCOUNT	PC02	BP1	CORV	BP2	ORG
	Essential Business Chequing	Advantage Business Chequing	Advantage Plus Business Chequing	Premium Business Chequing	Community Chequing
Monthly administration fee	\$10.00	\$20.00	\$35.00	\$55.00	FREE
Record keeping					
Paper statement - mailed with images	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
Online statement viewing	FREE	FREE	FREE	FREE	FREE
Online cheque viewing	FREE	FREE	FREE	FREE	FREE
Monthly fee exemption tier	N/A	N/A	N/A	N/A	N/A
Transactions included in monthly fee	10	30	60	100	25
NOTES	<i>Includes all full and self-serve transactions. Excludes ATMs and Interac® e-Transfer.</i>	<i>Includes all full and self-serve transactions. Excludes ATMs and Interac® e-Transfer.</i>	<i>Includes all full and self-serve transactions. Excludes ATMs and Interac® e-Transfer.</i>	<i>Includes all full and self-serve transactions. Excludes ATMs and Interac® e-Transfer.</i>	<i>Includes all full and self-serve transactions. Excludes ATMs and Interac® e-Transfer.</i>
Full-serve transactions					
In-branch withdrawal	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25
In-branch deposit	\$1.25	\$1.25	\$1.25	\$1.25	FREE
In-branch transfer	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25
In-branch bill payment	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25
Self-serve transactions (phone, internet, debit)					
Deposit Anywhere	FREE	FREE	FREE	FREE	FREE
Cheques	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
Pre-Authorized Payments	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
Transfer	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
Bill Payment	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
Point of Sale (debit)	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
PACE ATMs	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
THE EXCHANGE® ATMs	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
ACCULINK® ATMs	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
Interac® e-Transfer	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50
ATMs					
Interac® ATMs	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
US ATM transactions	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
International ATM transactions	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00
Overdraft protection (LOC)	Available	Available	Available	Available	Available

All packages and fees effective October 2020. Surcharges at source are not included in packages or fees.

SERVICES AND PRODUCTS	FEE
Day-to-Day Services and Products	
Official Cheque: CAD	\$7.50
Bank Draft: CDN/US/Foreign	\$15.50
Safety Deposit Box Annual Rental - various sizes	\$45.00 to \$210.00/yr + HST
Sundry Services	
Outgoing Money Wire Transfers CDN/US (fee in same currency) Foreign (fee in CAD equivalent) \$10,000 CDN or less \$10,000.01 to \$50,000 CDN Greater than \$50,000 CDN	Central1 + \$20.00 Central1 + \$40.00 Central1 + \$65.00
Incoming Money Wire Transfers Canadian US/Foreign	Central1 + \$15.00 Central1 + \$15.00
Wire Investigation Fee for Non-Bank Error/ Returns/Incorrect Address or Banking Information	Central1 \$25.00 + Pace fee \$35.00
Reference Letter: <i>Account Balance, Bank Verification, Interest Earned, Audit Confirmations and Statements of Interest Paid</i>	\$25.00
Negotiating Foreign Cash and Instruments	Cost
Record search < 90 days	\$35.00/hr + cost
Record search > 90 days	\$35.00/hr + cost
Statement: duplicate in-branch statement	\$2.00/statement
Cheque Handling Fees	
NSF Cheque	\$45.00
NSF Presentment Fee Per Item	\$10.00
Stop Payment: In branch and Online	\$12.00
Charge Back	\$6.00
Rejected Clearing Item	\$10.00
Cheque Sent or Received on Collection	\$30.00
US\$ Cheque Drawn on CDN\$ Account	\$20.00
Post-dated Transaction Held for Processing	FREE
Other Miscellaneous Charges	
Account Closed Due to Unresolved Overdraft	up to \$200.00
Early Account Closing Fee (within 90 days)	\$25.00
Inactive/Dormant Account	\$35.00/annum
Administration of Garnishee or Requirement to Pay	\$50.00
Balance of Account - Transfer of Account to Another Financial Institution	\$20.00
Loan Late Payment Fee	\$60.00
NSF Loan Payment Fee	\$60.00
Registered Account Transfer Out	\$100.00/transfer
Estate Processing Fee	\$200.00 + cost
Commercial In Branch Cash Deposit	\$2.00 per \$1,000
Coin Deposit	\$2.00 per \$100
Night Deposit Bag	\$25.00 + HST
Central1 Annual Dues	\$9.75
Overdraft Interest for Authorized/Unauthorized	30%/annum

ATM Alcona
1040 Innisfil Beach Rd.
Innisfil, ON L9S 2M5
tel: 705.436.6005

Aurora
15010 Yonge St.
Aurora, ON L4G 1M6
tel: 905.727.1656

ATM Etobicoke
1 The East Mall Cres.
Etobicoke, ON M9B 6G8
tel: 416.622.8500

ATM Hamilton
1005 King St. W.
Hamilton ON L8S 1L3
tel: 905.522.2903

ATM Hillcrest
1138 Bathurst St.
Toronto, ON M5R 3H2
tel: 416.937.1708

London
450 Highbury Ave. N.
London, ON N5W 5L2
tel: 519.453.2480

ATM Markham
8555 Woodbine Ave.
Unit 500B
Markham, ON L3R 4X9
tel: 905.477.4311

ATM Mississauga
550 Matheson Blvd. W.
Unit 109
Mississauga, ON L5R
4B8 tel: 905.566.7223

ATM Shelburne
133 Owen Sound St.
P.O. Box 94
Shelburne, ON L9V 3L1
tel: 519.925.3204

ATM Stouffville
6235 Main St.
Unit A
Stouffville, ON L4A 4R6
tel: 905.640.2811

ATM Stroud
8034 Yonge St.
Innisfil, ON L9S 1L6
tel: 705.436.1910

ATM Tollendale
Suite 102, 274 Hurst Dr.
Barrie, ON L4N 0Z3
tel: 705.719.4460

ATM Uxbridge
99 Brock St. W.
P.O. Box 490
Uxbridge, ON L9P 1M9
tel: 905.852.3388

Whitby
420 Green St.
Unit 102
Whitby, ON L1N 8R1
tel: 905.668.5231

PACE Administration Office
8111 Jane St. Unit 1
Vaughan, ON 4K 4L7 tel: 905.738.8900

Contact Centre
1.877.588.7223 / contactcentre@pacecu.com

Well beyond a bank.



pacecu.com