

# Business Savings Accounts and Fees



A division of FirstOntario Credit Union

Effective November 1, 2023

Choose the account or package that best suits your business

Account Overview	Business Savings	Business AgrInvest Account	Business U.S. Dollar Investment Savings <sup>9</sup>
	Grow your savings with higher interest rates and access your money whenever you need it.	Designed specifically for farmers participating in the Canadian federal government's AgrInvest program.	Build up your U.S. savings while you earn interest without having to worry about exchange rates.
<b>Interest rate tiers<sup>1</sup></b>	\$0.01 - \$100,000 \$100,001 - \$250,000 \$250,001 - \$500,000 \$500,001 - \$750,000 \$750,001 - \$1,000,000 \$1,000,001 - \$2.5M	\$0.01+: flat rate	\$0.01+: flat rate
<b>Monthly debit transactions included<sup>2</sup></b>	Two free per month (\$5 each thereafter)  Unlimited electronic transfers between Creative Arts Financial accounts	Unlimited	One free per month (\$5 each thereafter)
<b>Interac e-Transfer® (Send, Request)<sup>3</sup></b>	\$1.50	\$1.50	--
<b>Foreign currency transactions</b>	\$0.95 plus 2% foreign exchange fee	\$0.95 plus 2% foreign exchange fee	--
<b>ATM network fees<sup>4</sup></b>			
<b>Creative Arts Financial/ THE EXCHANGE Network® ATM</b>	\$0	\$0	
<b>Allpoint ATM (US)</b>	\$0	\$0	
<b>Interac® or non-Creative Arts Financial /non-THE EXCHANGE Network® ATMs</b>	\$3.50	\$3.50	--
<b>Cirrus® or non-Allpoint ATMs (US and international)</b>			
<b>Other associated fee</b>			
<b>Online banking access:</b>	<b>One signer</b>	No charge	No charge
	<b>Multiple signers</b>	\$20/month	\$20/month
<b>Monthly all-in-one paper statement<sup>5</sup></b>	\$0	\$0	\$0

Please refer to the 'Account-related transactions and other services fee schedule' at [CreativeArtsFinancial.com/fees](https://www.creativeartsfinancial.com/fees) for additional information.

<sup>1</sup>Interest is calculated on the closing daily balance and paid at month end; visit [CreativeArtsFinancial.com](https://www.creativeartsfinancial.com) for current rates. <sup>2</sup>Applicable transaction fees are applied immediately. <sup>3</sup>The Interac e-Transfer® fee is applied to Send Money transactions immediately and Request Money transactions when fulfilled; no fee is charged for Receive Money and Auto deposit transactions. <sup>4</sup>Fees listed do not include any additional charges by other financial institutions or independent ATM owners. To avoid extra fees, use Creative Arts Financial ATMs or those listed on the website ([www.creativeartsfinancial.com/find-a-branch-atm](https://www.creativeartsfinancial.com/find-a-branch-atm)). <sup>5</sup>The monthly paper statement fee applies per member statement and is applied after each month end; eStatements are free; all statements include cheque images at no extra cost. <sup>6</sup>Fees are charged in U.S. dollars.

Account offers are available to Ontario residents only that are the age of majority. All account openings and offers are subject to Creative Arts Financial approval and may be revoked at any time.