

Commercial & Ag Transaction Services

Transaction Account Schedule	Strictly Business Chequing*	Bronze Business	Silver Business	Gold Business
<i>Monthly Service Fee</i>	\$4.00	\$20	\$40	\$75
<i>Transactions Included</i>	0	30	70	130
<i>Transaction Service Fee for in Branch Bill Payments, Withdrawals, Transfers & Cheques When Over Included Transactions</i>	\$0.80	\$0.80	\$0.80	\$0.80
<i>Electronic Transaction Service Fee for Online & Mobile Banking Bill Payments and Transfers</i>	Unlimited	Unlimited	Unlimited	Unlimited
<i>Deposits of Cheques, Cash or Coin</i>	Free	Free	Free	Free
<i>Online eStatement with Online Banking</i>	Free	Free	Free	Free
<i>Printed Statement with Cheque Images</i>	\$3.00 / Statement	\$3.00 / Statement	\$3.00 / Statement	\$3.00 / Statement
<i>Service Charge for withdrawal at non Credit Union ATMs</i>	\$1.75	\$1.75	\$1.75	\$1.75
<i>Service Charge for international ATM withdrawal</i>	\$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 \$0.80 each
- Statement Fee of \$3.00

Online bill payments and debit cards are not available with this account.

Community Values Chequing Account

Meant for registered charitable and community improvement organizations.

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 \$0.80
- Printed Statement with Cheque Images is \$3.00 per statement
- Basic Cheque Order (first 24) is Free

High Interest Savings Account

This savings account provides 4 tiers for earning interest. Your money is always available, so it can be withdrawn or transferred electronically whenever you need it.

Interest is calculated based on your daily balance and minimum monthly balance.

- No Monthly Service Charge
- Unlimited Free Online Transfers
- All other Transactions are \$3.00

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



More Bank For Your Buck

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 deposits can make it easier for you and your employees.

RCU Electronic Payroll 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.
- Perform your payroll any time, any where you have access to the Internet, for deposit on your assigned payday.
- 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.

Rocky Credit Union Electronic Payroll Service Fees

One time set up fee	\$50.00
File processing	\$5.00
CAFT settlement	\$0.75
Recall/reject	\$35.00
AFT deposit/debit	\$0.15
Late file releases	\$20.00
Password Reset	\$15.00

RCU Electronic Payroll website Features:

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

Rocky Credit Union administered fund transfers and set up

Individual transfer set up fee	\$25.00
AFT adjustment or cancellation	\$5.00

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

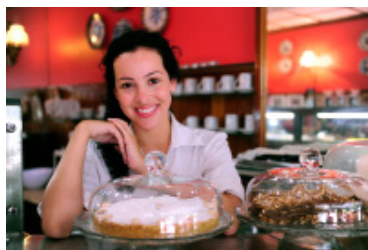
Effective May 24, 2017

Additional Commercial and Agricultural Services provided by Rocky Credit Union:

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

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

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



Branch Hours

9:30 am to 5:00 pm
Monday - Wednesday & Friday
Thursday 8:30 am - 6:30 pm

Remote Account Access

Online Banking
Mobile/Smartphone Banking
Text Banking
www.rockycreditunion.com

ATM Services

Full Service ATMs - 24 hours
Located at parking lot door
and the street entrance at
5035 49th Street.

Coin Counter

Available during branch hour
in the branch. Some fees
may apply.

Email - info@rockycu.com
P.O. Box 1420 Stn Main
Rocky Mountain House, AB T4T 1B1

ROCKY CREDIT UNION
Ownership. Community. Innovation.



Transaction Accounts

Commercial & Ag Chequing Accounts

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