

Other Commercial Products and Services Available

- ☞ Commercial Mortgages
- ☞ Commercial Term Loans
- ☞ Lines of Credit
- ☞ Letters of Credit
- ☞ Small Business Loans
- ☞ Business MasterCard
- ☞ Credit and Debit Card Merchant Services
- ☞ Telephone Banking
- ☞ Internet Banking
- ☞ Night Deposit Services
- ☞ Safety Deposit Boxes
- ☞ Electronic Funds Transfers

Additional Business Fees

Item	Price
Returned Item	\$5.00
Non-Sufficient Funds	\$45.00
Stop Payment	\$15.00
Stop Payment On-line	\$10.00
Chargeback fee	\$10.00
Cheque Certification (request by issuer)	\$10.00
Cheque Certification (request by non-issuer)	\$25.00
Bank Confirmation	\$25.00
Overdraft Transfer Handling Fee	\$5.00
Unencoded Cheque	\$10.00
Additional Deposit Book	\$5.00
Inter-Account Telephone Transfer	\$3.00
Wire Transfer within Canada	\$30.00
Wire Transfer International	\$45.00
US Cheque on CDN Account	\$10.00
Cash & Coin Deposited	Cash: \$2.00 per \$1000 (1 st \$5,000/day free) Coin: \$2.00 per \$100
Cash Order	\$1.50 per \$1,000
Coin Order	12¢ per roll
Overdraft Protection	\$3.00/month

This list may not represent all applicable additional service charges for Bayview business accounts. Prices are subject to change

Bayview Credit Union Branches & Hours

Member Service Centre 506-634-1263

Toll Free- 1-800-963-4848 (3 Digit Credit Union # 766)
Press "0" during business hours to speak to a Member Service Agent
57 King Street, Saint John, N.B.
Hours – M-F: 8:30-5

Oak Hall Branch 506-634-7910

57 King Street, Saint John, N.B., Hours – M-F: 9-5

East Branch 506-634-8585

54 Loch Lomond Road, Saint John, N.B.
Hours – M-Th: 9-5, F: 9-7

West Branch 506-635-8193

46 Main Street West, Saint John, N.B.
Hours – M-W & F: 9-5, Th: 9-5:30

Hospital Branch 506-648-6600

Regional Hospital, Saint John, N.B.
Hours – M-W & F: 8:30-4:30, Th: 8-4:30

KV Branch 506-847-8443

59 Marr Road, Rothesay, N.B.
Hours – M-W: 9-5, Th: 9-7, F: 9-6, S: 9-1

Hampton Branch 506-832-3469

550 Main Street, Hampton, N.B.
Hours – M-W: 9-5, Th: 9-7, F: 9-6, S: 9-12

Sussex Branch 506-433-5005

582 Main Street, Sussex, N.B., Hours – M-F: 9-5

St. George Branch 506-755-3460

4B Wallace Street, St. George, N.B., Hours - M-F: 9-5

www.bayviewnb.com

www.facebook.com/BayviewCU

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Easy access 24 hours a day:

- ☞ Surcharge-Free ATMs – we have an extensive network of ATMs across Canada accessible on ACCULINK® networks.
- ☞ Online Banking – check your account balances, review activity, pay bills, transfer funds and more – anytime, from anywhere.
- ☞ Mobile Banking – perform all of the key functions of our online banking service using your mobile phone.
- ☞ Telephone Banking – call 1.800.963.4848 to check balances, pay bills, transfer funds and make payments.
- ☞ Interac® e-Transfers – send e-transfers using online banking or mobile banking.

We're consistently ranked #1 in the overall quality of the customer service we provide. Find out why.



**Refreshingly
honest
banking.**



Commercial Packages

What is Bayview?

Bayview is a credit union. This means that you are an owner of your financial institution with an investment in Membership Shares.

Bayview has a board of directors consisting of member/ shareholders who are democratically elected by the membership. We really are **your** financial institution!

Profits at Bayview are returned to you and your community through profit sharing, competitive pricing, employment and sponsorship of many local events.

How can I share in the profits?

At the end of each fiscal year, the Board of Directors can recommend a distribution of profits back to members. These discretionary dividend and patronage payments are dependent upon the level of earnings achieved by the credit union, as well as legislated capital requirements as set out

in the NB Credit Unions Act. If financial results permit, a portion of profits can be returned to members based on their share account balance and patronage throughout the year. *It's that easy!* So, the more business you do with Bayview, the more you can potentially share in the profits.



Why should you choose a credit union rather than a bank?

Bayview Credit Union provides the great banking you're seeking, but we offer something more.

We offer the opportunity to be part of something bigger:

- to be more than a customer,
- to help build your community,
- to see fairness, trust, equality, and independence brought to life in real and meaningful ways- from the way we do business to the way we treat you every day.

This is banking that goes further.

Account Name	Business iServe	Business Advantage 25	Business Advantage 60	Business Advantage 100	Business Advantage Savings (Tiered interest – calculated on the daily tiered closing balance and paid monthly)	Registered Charities	Organization Accounts
Monthly Fee	\$7.95	\$17.95	\$41.95	\$65.95	0	\$3.95	\$3.95
# of Everyday Transactions included	10	25	60	100	N/A	Unlimited	20
Fees below apply after Everyday Transaction limit exceeded							
Electronic & in-branch deposits	90¢	90¢	90¢	90¢	Free	Free	90¢
In-branch withdrawals & transfers	90¢	90¢	90¢	90¢	\$3.00	Free	90¢
In-branch bill payments	90¢	90¢	90¢	90¢	\$3.00	Free	90¢
Cheques	90¢	90¢	90¢	90¢	\$3.00	Free	90¢
Pre-authorized debits	90¢	90¢	90¢	90¢	\$3.00	Free	90¢
Electronic bill payments	90¢	90¢	90¢	90¢	\$3.00	Free	90¢
Interac® direct payment debits (POS)	90¢	90¢	90¢	90¢	\$3.00	Free	90¢
Bayview ATM transactions	90¢	90¢	90¢	90¢	\$3.00	Free	90¢
Electronic & Bayview ATM transfers	90¢	90¢	90¢	90¢	Free	Free	90¢
EStatement	Free	Free	Free	Free	Free	Free	Free
Transactions below are not Everyday Transactions and the following fees apply							
Interac® ATM transactions	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50
Cirrus/Plus® ATM transactions	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
ETransfers	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50
Mailed Statement	\$5.00 with cheque images	\$5.00 with cheque images	\$5.00 with cheque images	\$5.00 with cheque images	N/A	\$5.00 with cheque images	\$5.00 with cheque images

Electronic- Internet, Mobile and Telephone

MDB- Minimum Daily Balance