



Other Services

Account closed within 90 days	\$20.00
Account Confirmation	\$30.00
Account transferred out	\$20.00
Automatic transfer	\$1.00
Business Deposit Bags (100).....	\$10.00
Business deposit books (3).....	\$10.00
Business Line of Credit Monthly Fee.....	\$5.00
Customer Automatic Funds Transfer (set up)	\$75.00
Customer Automatic Funds Transfer	\$55.00/mth
Coin Supplied or Deposited (per \$100)	\$2.00
Cash Supplied or Deposited (per \$1000).....	\$2.00
Certified cheque	\$8.00
Certified cheque (3rd party)	\$15.00
Cheque non-encoded	\$5.00
Cheque requiring an account transfer (+ cheque clearing fee)	\$3.00
Cheque photocopy from Atlantic Central	\$6.00
Credit Union cheque	\$8.00
Duplicate statement	\$2.00
Email transfer (eTransfer)	\$1.50
File search.....	\$50/hour, Min. \$25.00
Financial planning services	FREE
Frequent Card Issuance.....	\$7.00
Frequent PIN Issuance	\$2.00
Hold funds	\$7.00
Inactive account levy	\$2.00/mth
In-branch bill payment.....	\$1.50
In-branch bill payment (non member)	\$3.00
Incoming collection	\$15.00
Interest paid - confirmation letter	\$15.00
Late loan payment fee	\$42.50
Loan extension fee (plus interest)	\$15.00
MemberDirect® Business (set up)	\$75.00
MemberDirect® (Business).....	FREE
MemberDirect® bill payment.....	\$0.50
Money order - Canadian	\$5.00
Money order - US	\$6.00
Money order tracing	\$20.00
Monthly statement.....	\$2.00
Monthly statement with cheque image.....	\$5.00
Mortgage release fee	
Prepared and registered by CFCU	\$200.00
Mortgage renewal fee	FREE
Mortgage transfer fee	\$100.00
Night depository bags	at our cost
NSF charge backs	\$6.00
NSF cheque	\$42.50
Registered investment transfer out	\$50.00
Safety Deposit Boxes (subject to availability)	\$25*/\$35*/\$50*/\$65*
Safety Deposit Boxes lost key/drilling	at our cost
Stop payment - full details.....	\$9.00
Stop payment - incomplete details	\$12.00
TeleService® bill payment.....	\$0.50
Transfer funds to another FI (wire)	\$3.00 + cost
Business loans may be subject to application and annual review fees.	
*Subject to HST	

Branch Locations

Yarmouth
 371 Main Street
 PO Box 490
 Yarmouth, NS B5A 4B4
 902-742-2123

Tusket
 59 Van Norden Road
 PO Box 130
 Tusket, NS BOW 3M0
 902-648-2322

West Pubnico
 9 Abbotts Harbour Road
 PO Box 166
 Middle West Pubnico, NS BOW 2M0
 902-762-2372

Wedgeport
 2246 Highway 33A
 RR1 Arcadia, NS BOW 1B0
 902-663-2525

Barrington
 3640 Hwy 3
 PO Box 190, Unit 3
 Barrington Passage, NS
 BOW 1G0
 902-635-4781

ATM Locations

- Full Service ATMs at all five branch locations
- ATM located at Paul d'Entremont Marine in Pubnico Head, available during open hours of operation

www.coastalfinancial.ca



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 * Interac is a registered trademark owned by Interac Inc. and is used under license.



Welcome to a **focused** approach to banking

YOUR Business Account Packages and Fees



Effective: September 1, 2014

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Savings Account

YOUR Savings

Cheque clearing	\$5.00
In-branch withdrawal	\$0.95
Pre-authorized debit	\$0.95
Deposits	FREE ¹
Automatic transfer	\$0.95
Direct payment	\$0.50
Credit Union ATM withdrawal	\$0.95
Interac® transactions (Domestic ATM)	\$1.75
PLUS® transactions (International ATM)	\$3.00
Overdraft fee per item (+ cheque clearing fee)	\$5.00
(Interest is calculated on the daily closing balance and is paid monthly.)	

Coastal TrueSave

Monthly fee ²	FREE
• Unlimited free transfers between your accounts using MemberDirect®, TeleServic®, and credit union ATMs	
• For all other debit transactions (i.e. cash withdrawals, pre-authorized payments and non credit union ATM withdrawals ³), there is a per transaction fee of \$5.00	
• Interest is calculated on the daily closing balance and is paid monthly	

³ATM withdrawals will be subject to an additional fee of:

Credit Union ATM withdrawal	\$0.95
Interac® transactions (Domestic ATM)	\$1.75
PLUS® transactions (International ATM)	\$3.00

Business Account Packages

YOUR Business Chequing 15

Monthly fee ²	\$15.00
Package account includes 15 transactions	
• Cheque clearing	
• In-branch withdrawal	
• Direct payment	
• Pre-authorized debit	

YOUR Business Chequing 30

Monthly fee ²	\$25.00
Package account includes 30 transactions	
(Same transactions as YOUR Business Chequing 15)	

YOUR Business Chequing 50

Monthly fee ²	\$35.00
Package account includes 50 transactions	
(Same transactions as YOUR Business Chequing 15)	

YOUR Business Chequing 75

Monthly fee ²	\$52.00
Package account includes 75 transactions	
(Same transactions as YOUR Business Chequing 15)	

Business Accounts – Pay as You Go

YOUR Basic Business

Monthly fee	\$9.00
Deposits	FREE ¹
Night deposit access	FREE
In-branch withdrawal	\$0.85
Cheque clearing	\$0.85
Pre-authorized debit	\$0.85
Direct payment	\$0.50
Credit Union ATM withdrawal	\$0.85
Interac® transactions (Domestic ATM)	\$1.75
PLUS® transactions (International ATM)	\$3.00
(Non interest bearing.)	

YOUR Business

Monthly Fee	\$9.00
Deposits	FREE ¹
Night deposit access	FREE
In-branch withdrawal	\$0.95
Cheque clearing	\$0.95
Pre-authorized debit	\$0.95
Direct payment	\$0.50
Credit Union ATM withdrawal	\$0.95
Interac® transactions (Domestic ATM)	\$1.75
PLUS® transactions (International ATM)	\$3.00
(Tiered interest calculated daily, paid monthly.)	

YOUR US Business Chequing

Monthly Fee ²	FREE
Cheque clearing	\$0.85
ATM & Direct Payment not available	
MemberDirect® available only for inquiries	
(Non interest bearing)	

¹Deposits may be subject to fees as disclosed under Other Services.

²Additional services or transactions will be subject to regular charges.

At Coastal Financial Credit Union, we understand that operating and growing your business means that you need access to a wide range of specialized services to meet your dynamic business needs. Our Focused Approach allows us to build relationships with our business members, gain an understanding of those needs, and to effectively and efficiently deliver those services. These are some of the great reasons why more and more business owners are banking with their local credit union.

Our current account services provide a full range of products whether you are a small business, mid-sized business, or a large corporation. From transactional account packages to operating lines of credit; from term loans to marine vessel and/or license financing, we can find the right fit for your business.

While service fees are a reality for everyone and are a part of the cost of doing business, Coastal Financial Credit Union endeavors to provide you with the best value for your banking options.

Talk to us today!

focused on me

