



iNOVA

Other Business Products

- Operating Lines of Credit
- Overdraft protection
- Equipment Loans
- Commercial Mortgages
- Government Guaranteed loans
- Disability and Life insurance available
- Flexible payment schedule
- Safety Deposit Box rental
- Night Depository
- Free access to Wealth Management Services
- No charge for items within the deposit
- Business MasterCard® Credit Card
- MemberCard® and GLOBAL PAYMENT® MasterCard®
- Online banking e-statements with cheque images
- Customer Automated Funds Transfers (CAFT)

Did you know?

iNova Credit Union also offers great financial options for your personal accounts including:

- Personal Account Package Plans
- Automatic savings set up (an auto transfer)
- Mutual Funds
- High Interest Savings Accounts
- RRSP/RESP/RRIF/TFSA
- Youth Accounts
- Estate Accounts
- Competitive Personal Loan and Mortgage rates
- Lines of Credit
- Home Equity Loans
- Mobile Web Banking



iNOVA

Contact Us

We enjoy hearing from you. If you want a quick answer on up-to-date rates or any iNova Credit Union products and services you can find the answer on our website. You can also call or visit us at:

Contact us:
6150 Almon St.
Halifax, NS B3K 1T8.
www.inovacreditunion.coop

Tel (902)453-1145
Toll Free 1-800-665-1145
Fax (902)453-0370
ask@inovacreditunion.coop

What sets iNova Credit Union apart is a staff that strives to understand its member's needs.

Business Accounts





Why iNova Credit Union is a banker of note

At iNova we try to challenge ourselves to listen and to understand our membership's needs. We do this by having knowledgeable and caring employees that have a say in how to make iNova Credit Union a great place to work and bank. We encourage your input which results in a solid partnership with the iNova Credit Union team. Who better to understand a small business than a small business? We have listened and researched and developed these business packages that are competitive and will save you money.

Special Discounts

iNova Credit Union believes in supporting the community and supporting those that are giving back to help their neighbors locally or internationally. If you are a Not for Profit, a Co-Operative or a Social Enterprise organization we want to assist you in keeping your financial costs to a minimum. Please contact our Commercial Team to inquire about a fee discount that may apply.

YOUR Business Account Package Options

Every business has unique banking needs. With our full range of account options, we're sure you'll find one that's right for you. Our packages provide several options, if you so choose, such as:



YOUR Business Chequing (Pay As You Go Plan)

For business members who have low-volumes of transactions, iNova Credit Union offers a basic, straightforward, pay as-you-go account with per transaction fees plus a monthly maintenance fee of \$1.50

YOUR Business 10: Monthly fee - \$5.50

Key Features

- 10 free transactions*
- Unlimited online banking and teleservice inquiries
- Per item fee charged for each transaction in excess of 10

YOUR Business 20: Monthly fee - \$11.50

Key Features

- 20 free transactions*
- Unlimited online banking and teleservice inquiries
- Per item fee charged for each transaction in excess of 20

YOUR Business 55: Monthly fee - \$30.00

Key Features

- 55 free transactions*
- Unlimited online banking and teleservice inquiries
- Per item fee charged for each transaction in excess of 55

YOUR Business 85: Monthly fee - \$48.00

Key Features

- 85 free transactions*
- Unlimited online banking and teleservice inquiries
- Per item fee charged for each transaction in excess of 85

YOUR Business 125: Monthly fee - \$75.00

Key Features

- 125 free transactions*
- Unlimited online banking and teleservice inquiries
- Per item fee charged for each transaction in excess of 125

* Listed below are the per item transaction fees included in packages. (Fees are subject to change and some conditions may apply)

ATM Deposit	\$0.90
ATM Withdrawal	\$0.60
Direct Deposit	\$0.90
Cheque withdrawal & Pre-authorized Debits	\$0.90
Cash and/or Cheque Deposit	\$0.90
Inter Credit Union Deposits and Withdrawals	\$0.90
Direct Payment Purchase	\$0.60
Global Payment MasterCard® transactions	\$0.60
MemberDirect® transactions	\$0.60
TeleService Bill Payment	\$0.60

Other Common Service Fees (Not included in packages and are subject to change)

ATM Withdrawal – Interac Network	\$1.50
ATM Withdrawal – Plus Network	\$4.00
Interac® e-Transfers	\$1.50
In Branch Bill Payments	\$1.75
Bill Payment Trace Request	\$20.00
Chargeback Item	\$12.00
Presentment Charge	\$15.00
Stop Payment	\$9.00
Stop Payment (incomplete details)	\$25.00
NSF Charge	\$35.00
Branch/System generated transfer	\$3.00
Phone/Manual Transfer	\$3.00
Statement Mailing (with cheque images)	
Monthly	\$2.00
Quarterly	\$3.00
Interim Statement	\$1.50
Balance of Account inquiry	\$2.00
Account Search Charge	\$30/hour
Official Drafts	\$7.50
Canadian Money Orders	\$6.00
US \$ Money Orders	\$8.00
Wire Transfer - Canadian	\$28.00
Wire Transfer - US and non-Canadian	\$40.00
Wire Trace Request	\$30.00
Night Deposit Rental	\$30.00/year
Safety Deposit Box – Small	\$35.00/year
Safety Deposit Box - Medium	\$50.00/year
Safety Deposit Box – Large	\$75.00/year