

Farm and Business Accounts

changes and updates

Cornerstone Credit Union has revised our Farm and Business accounts to offer a competitive product suite that is simple yet comprehensive, and easy to understand. Effective November 1, 2017 our Farm and Business accounts will change.

WHAT WON'T CHANGE ON YOUR ACCOUNT

- ✓ Your cheques and cards will work as they do today.
- ✓ All pre-authorized debits and direct deposits will go through as scheduled.
- ✓ If you personalized your account name this will remain the same.

WHAT WILL CHANGE ON YOUR ACCOUNT

- ✓ Account names and features – See below for info on our revised accounts. Flip to the other side of the page to find out how we will convert accounts.
- ✓ Statements – **Effective November 30, 2017 there will be a \$2.50 fee per month for a paper statement.** To avoid this cost, sign up for e-Statements through MEMBERDIRECT® online banking or call us to switch today. e-Statements are the same as your paper statement, and offer more value and convenience.

Farm & Business Accounts

Fee Plan	Transactional					Savings		US
	Basic	30	60	90	120	SAVINGS	AGRIINVEST	US
MONTHLY FEE	\$5.00	\$25.00	\$45.00	\$60.00	\$75.00	\$0.00	\$0.00	\$0.00
Transactions included in monthly fee	0	30	60	90	120	2	0	0
Fee per item over transaction limit:								
Electronic deposit	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
In-branch / manual deposit	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	FREE	FREE	FREE
Electronic debit	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$5.00	n/a	n/a
In-branch / manual debit	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$5.00	n/a	\$1.00 USD
Cheque processing	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	n/a	n/a	\$1.00 USD
In-branch bill payment**	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	n/a	n/a
INTERAC® e-Transfer**	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$5.00	n/a	n/a
Interprovincial CU ATMs	ding free®	ding free®	ding free®	ding free®	ding free®	ding free®	n/a	n/a
ATM Withdrawal INTERAC® (non CU ATMs)	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	n/a	n/a
ATM Withdrawal CIRRUS® (US & Int.)	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	n/a	n/a
e-Statements	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Paper Statements	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	FREE	\$2.50
Access to Online and Telephone Banking	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE

All transactional accounts are non-interest bearing. Savings, AgriInvest and US accounts are interest bearing. Interest calculated daily, paid monthly. Tiered Interest rate.

A variety of banking services are not included in our monthly account packages. When you use these services, additional fees may apply. Refer to our additional services and fees on our website, or inquire at your branch.

**Not included in monthly transaction limit.

Your New Account Package



My current account is...	On November 1 st , my account will change to:	
Key Farm Key Commercial	Business Basic	<p>Questions? Concerns?</p> <p><i>Let's get together! We'd be happy to review your accounts to find the best solution for you.</i></p> <p>Visit your branch or call us @ 1.855.875.2255</p>
Max Farm* Max Commercial*	Business 30	
Premium Farm 1* Premium Commercial 1*	Business 60	
Premium Farm 2* Premium Commercial 2*	Business 90	
Premium Commercial 3*	Business 120	
Savings	No change here – you'll still enjoy a higher interest rate while having the convenience of accessing money at any time.	
AgrilInvest Savings	No change	
US Account	No change	

* Annual fee for Choice Rewards on your Global Payment Mastercard® Card will be applied to your account effective January 2, 2018.

Business CAFT / EFT

In business, cash flow is king. And so is making sure your employees get their pay on time. That's why we offer our business members CAFT (Customer Automated Funds Transfer) and Electronic Transaction Processing. You can use them to:

- Facilitate payroll
- Collect payments from clients and customers
- Make payments to suppliers

If you're looking to streamline your payment processes, it's the ideal solution for you! Contact us for more information.

Cornerstone FX

Did you know that we offer Foreign Exchange (FX) Services? This premium online foreign exchange trading platform is user-friendly and convenient! Cornerstone FX is:

- Easy-to-use foreign exchange trading platform
- Limit foreign currency exposure
- Cost-free settlement (no wires or drafts required)
- Service support direct from Cornerstone

Contact your Farm & Business Advisor for more information!

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We're in your **corner.**

1-855-875-2255

