

Business Chequing & Savings Accounts



	Chequing Accounts						Savings Accounts	
	Northern Business Proud Unlimited Chequing	Northern Business Complete Chequing	Northern Business Strong Chequing	Northern Business Elite Online Chequing	Northern Business Lite Chequing	Northern Business US Dollar Chequing	AgriInvest Account	Northern Growth Savings
Fees and Standard Services								
Who is eligible?	Commercial/AG Members	Commercial/AG Members	Commercial/AG Members	Commercial/AG Members	Commercial/AG Members	Commercial/AG Members	AG Members Only	Commercial/AG Members
Monthly Fee	\$84.95	\$49.95	\$24.95	\$29.95	\$8.00	\$5.00	N/A	N/A
Minimum Balance Waiver	\$75,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Interest Paid	N/A	N/A	N/A	N/A	N/A		Standard rates apply	Standard rates apply
Interest Calculated	N/A	N/A	N/A	N/A	N/A		Daily	Daily
Add per \$1000.00 Cash & Coin	\$1.75	\$1.75	\$1.75	\$1.75	\$1.75		N/A	\$1.75
Coin Order	\$2.50 per order	\$2.50 per order	\$2.50 per order	\$2.50 per order	\$2.50 per order		N/A	\$2.50 per order
Cheque Images	Included with e-statements	Included with e-statements	Included with e-statements	Included with e-statements	Included with e-Statements	Included with e-statements	Included with e-statements	Included with e-statements
Statement	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
Loyalty Discount Off Monthly Fees								
Loan/Line of Credit Discount	(-\$1.00)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Mortgage Discount	(-\$1.00)							
AgriInvest/Northern Growth Savings	(-\$2.00)							
In Branch Transactions								
Deposits	Unlimited Free	65 Free In Branch or Self Serve Transactions	30 Free In Branch or Self Serve Transactions	\$2.00	\$1.25	Unlimited Free	Unlimited Free	1 Free (\$5.00 for each additional transaction)
Withdrawals and Transfers		(\$1.25 for each additional transaction)	(\$1.25 for each additional transaction)	\$2.00	\$1.25	\$1.25		
Bill Payments		\$2.00	\$2.00	\$2.00	\$2.00	n/a		
Self Serve Transactions (ATM/Online/Phone)								
Deposits	Unlimited Free	65 Free In Branch or Self Serve Transactions (\$1.25 for each additional transaction)	30 Free In Branch or Self Serve Transactions (\$1.25 for each additional transaction)	Unlimited Free	\$1.25	Unlimited Free	N/A	1 Free (\$5.00 for each additional transaction)
ATM Withdrawal or Transfer						N/A		
Point of Sale Transaction						N/A		
Cleared Cheque						\$1.25		
Preauthorized Debit Transaction						\$1.25		
Interac Online Transactions						N/A		
Online/ATM Bill Payment						N/A		
E-Transfers	\$2.00	\$2.00	10 Free (\$2.00 for each additional transaction)	\$2.00	N/A			
Member Direct and Telephone transfers	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge		
PaymentStream (formerly CAFT)	Contact us for more details	Contact us for more details	Contact us for more details	Standard rates apply	Contact us for more details	N/A		

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Community Chequing Accounts



Community Accounts		
	Northern Teams Chequing	Northern Non-Profit Chequing
Fees and Standard Services		
Who is eligible?	Sports Teams and Organizations	Not-for-Profit's / Registered Charities
Monthly Fee	\$3.00	\$4.00
Minimum Balance Waiver		\$5,000
Interest Paid		N/A
Interest Calculated	N/A	N/A
Add per \$1000.00 Cash & Coin		Unlimited Free
Coin Order		Unlimited Free
Cheque Images	Included with e-statements	Included with e-statements
Statement	\$2.50	\$2.50
In Branch Transactions		
Deposits	\$1.25	30 Free In Branch or Self Serve Transactions (\$1.25 for each additional transaction)
Withdrawals and Transfers	\$1.25	
Bill Payments	\$2.00	\$2.00
Self Serve Transactions (ATM/Online/Phone)		
Deposits		30 Free In Branch or Self Serve Transactions (\$1.25 for each additional transaction)
ATM Withdrawal or Transfer		
Point of Sale Transaction		
Cleared Cheque	\$1.25	
Preauthorized Debit Transaction		
Interac Online Transactions		
Online/ATM Bill Payment		
E-Transfers	\$2.00	\$2.00
Member Direct and Telephone transfers	No Charge	No Charge
PaymentStream (formerly CAFT)	Contact us for more details	Contact us for more details

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