

## Fuel for the region's economic engines.

There are two characteristics required to own a business in the Kootenay / Boundary area: Courage and the ability to adapt on the fly. Everything else is fuel including your expertise or imagination and money.

StellerVista is a local financial institution that understands those local truths. You bring the expertise and character, we'll bring the knowledge and experience you need to drive and adapt your business in a financially successful way.

In the grand scheme of big banks, we're more like you - a comparatively small business (with hundreds of millions of dollars to back us up). We make decisions here based on the local business conditions here.

We know small business owners will face ups and downs, just like our communities do, and we're here to help guide you regardless of the challenge or opportunity. You be the engine. We'll provide the fuel.

## Make it here. Keep it here. Grow it here.

StellerVista Credit Union exists to help everyone in the Kootenay / Boundary area make more out of the money they earn. When you keep it local we can help you grow it, and help to ensure that you get to live the life you want. While the financial decisions we make that impact you, your family and your business are all locally made – the choice is all yours. The big banks may try to be here, but StellerVista actually lives here, just like you and your business.



**Your Business Banking: With money as a tool, our accounts and local business smarts will help you use it.**



@StellerVista  
StellerVista.com  
1.866.960.6666



**Bank like you live here.**

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## BusinessBundles

Our three BusinessBundle chequing accounts operate in a very similar way to each other, with the price varying primarily on level of usage.

### BusinessLite

\$11.50 per month w/10 Transactions  
Additional Transaction Fee: \$1.25  
\$5,000 Balance Waiver

### BusinessCore

\$30.50 per month w/ 35 Transactions  
Additional Transaction Fee: \$1.25  
\$30,000 Balance Waiver

### BusinessUnlimited

\$70.50 per month  
Unlimited Transactions  
\$75,000 Balance Waiver

**Transactions Included for BusinessBundle Users:**  
In-branch deposits (including mail and night-deposits), in-branch transfers, all bill payments, cheques, POS purchase, pre-authorized debits, eTransfers outgoing, and use of any credit union ATM (including StellerVista ATMs).

**Free for BusinessBundle Users:** Auto or direct deposits, mobile app deposits, online transfers, ATM deposits, eTransfer incoming, monthly e-Statements w/digital cheque images.

**Fees not included:** Non-Credit Union ATMs, paper statements and cheque images, official cheques, cheque orders, safe deposit boxes and stop payments. Further fee information can be found in our Banking Fees brochure or online.

More Accounts	ElectroLink	U.S. Chequing	MemberAdvantage	SuperSaver	ServicePlus
<b>Account Type</b>	Business Chequing An account built for those who do mostly digital transactions.	Business Chequing For those conducting business with American currency.	Business Savings A high-interest savings account for your business.	Business Savings A free account to park and grow money.	Non-Profit Chequing An account for the organizations making things happen.
<b>Monthly Maintenance Fee</b>	\$5 waived if minimum monthly balance > \$3,000	FREE	FREE	FREE	\$3.75 waived if minimum monthly balance > \$10,000
<b>Transactions Included</b>	Unlimited electronic** transactions per month plus 3 basic* transactions.	\$1.25 per transaction	First 2 basic* plus 10 electronic** transactions per month	First 5 basic* or electronic** transactions per month	First 10 basic* or electronic** transactions per month
<b>What's Included?</b>	<ul style="list-style-type: none"> <li>• FREE monthly e-Statements w/ digital cheque images.</li> <li>• FREE mobile app and ATM deposits</li> <li>• FREE Auto or Direct Deposits</li> <li>• FREE online account transfers</li> <li>• FREE incoming e-transfer</li> </ul>	<ul style="list-style-type: none"> <li>• FREE in-branch deposits including mail and night deposit</li> <li>• FREE auto or direct deposits</li> </ul>	<ul style="list-style-type: none"> <li>• Tiered interest</li> <li>• FREE monthly e-Statements</li> <li>• FREE mobile app and ATM deposits</li> <li>• FREE auto or direct deposits</li> <li>• FREE online account transfers</li> <li>• FREE incoming e-transfer</li> </ul>	<ul style="list-style-type: none"> <li>• Standard interest</li> <li>• FREE mobile app and ATM deposits</li> <li>• FREE pre-authorized credits</li> <li>• FREE online account transfers</li> <li>• FREE monthly e-Statements w/digital cheque images</li> </ul>	<ul style="list-style-type: none"> <li>• FREE mobile app and ATM deposits</li> <li>• FREE auto or direct deposits</li> <li>• FREE online account transfers</li> <li>• FREE monthly e-Statements w/ digital cheque images.</li> </ul>
<b>Additional Transactions</b>	<ul style="list-style-type: none"> <li>• \$1.25 Each</li> <li>• \$2.50 Non-CU ATM</li> <li>• \$5.00 International ATM</li> <li>• Cheque Orders Available at cost</li> </ul>	<ul style="list-style-type: none"> <li>• \$1.25 Each</li> <li>• Cheque Orders Available at cost</li> </ul>	<ul style="list-style-type: none"> <li>• \$5.00 Each</li> <li>• \$5.00 All ATMs</li> <li>• Cheque Orders Available at cost</li> </ul>	<ul style="list-style-type: none"> <li>• \$1.25 Each</li> <li>• \$5.00 All ATM</li> <li>• Cheque Orders Available at cost</li> </ul>	<ul style="list-style-type: none"> <li>• \$1.25 Each</li> <li>• \$2.50 Non-CU ATM</li> <li>• \$5.00 International ATM</li> <li>• Cheque Orders Available at cost</li> </ul>

\*Basic transactions include: in-branch withdrawals, cheques, bill payments, in-branch transfers, eTransfers outgoing, in branch, mail or night deposits, and CU ATM withdrawals, POS purchase, pre-authorized debits.

\*\*Electronic transactions include: Online or ATM bill payments, eTransfer outgoing, StellerVista ATM, OTHER Canadian C.U. ATMs, Direct payment (POS), auto debits, ATM transfers.