



**BUSINESS ACCOUNT SERVICE  
PLANS AND RELATED PRODUCTS**

**FIRST NATIONS BANK**  
**OF CANADA**

### Business Chequing Account

A First Nations Bank of Canada Business Chequing Account is an operating account for your day-to-day banking needs. It offers the convenience of automated teller machine (ATM), Online Banking, *Interac*® Debit access, as well as in-branch banking. Choose from a selection of Business Chequing Account Service Plans that allow your business to perform regular account activity, including deposits, withdrawals, transfers, cheques, bill payments and *Interac*® Debit for a low monthly fee.

### Improved Opportunity for Free Banking

Your monthly Service Plan fee will be rebated when you maintain the required minimum daily closing balance in your account for the entire month.

### Business Savings Account

Our Business Savings Account can be the ideal complement to your Business Chequing Account. Whenever you need funds, you can access them immediately – 24 hours a day through FNBC ATM or other ATMs, or Online Banking. This non-chequing investment account offers tiered daily interest. There are no charges to your Business Savings Account for transfers to, or from, any other First Nations Bank of Canada account.

### Mandatory requirements for account opening

#### 1. Not-for-Profit organizations

We are required to record whether the organization is not-for-profit and/or is registered with Canada Revenue Agency. If it is registered, we also require the Business Number.

#### 2. Purpose of account

We need to understand for what purpose(s) the account will be used (e.g. day-to-day operation, payroll, etc.)

#### 3. Director Information

For each director of a corporation, we are required to collect and record their name, home address and occupation.

### Key things to consider when opening an account

To open an account for your business, we require the following information and documentation to meet legislation and regulatory policies:

#### **1. Legal documentation that confirms the existence of your business**

- Articles of Incorporation, Partnership Agreement, Business Name Registration, or Band Council Resolution (BCR)

#### **2. Verification of the identification of the signing authorities on the account**

- Two pieces of original identification for each person (identification to include place of issuance)
- Full name, physical address and home mailing address
- Birth date
- Employment information/occupation

#### **3. Confirmation of third party usage**

- We are required to determine and record whether the new account will be used for or on behalf of a third party. A third party is defined as anyone other than the account holder or First Nations Bank of Canada<sup>1</sup>

#### **4. Identification of business owners**

- We are required to determine and record the names of those individuals who own the business
- If your business has a complex ownership structure, we need to know which individuals are the beneficial owners

#### **5. Nature of the business**

- We need to understand your type of business and the markets your business serves

Our Service Plans for Businesses offer convenient banking options and are available in Canadian and U.S. dollars. This comparison chart can help you decide which plan is best suited to meet your needs.

## Service Plans

- For businesses that enjoy the flexibility of banking using both in-branch and automated services
- Several options depending on your monthly transaction pattern
- Predictable monthly fee

Options	Monthly Plan Fee	Monthly # of Transactions <sup>1</sup> Included	Rebate of Monthly Plan Fee with a Minimum Monthly Balance <sup>2</sup> of
Basic	\$9.95	5	N/A
Plan A	\$19.95	20	\$20,000
Plan B	\$39.95	50	\$40,000
Plan C	\$69.95	110	\$60,000
Plan D	\$124.95	250	\$100,000

1. Additional fee of \$1.25 per transaction if number of transactions included in the Plan is exceeded.
2. Minimum daily closing balance required to rebate monthly plan fee. Minimum monthly balance must be maintained throughout the entire month to qualify for fee rebate.

**Transactions**

In-branch withdrawals, transfers, bill payments and deposits, including night deposits

Online Banking transfers and bill payments

First Nations Bank ATM withdrawals, transfers, bill payments and deposits.

*Interac*® Debit

Debit payment purchases in the United States

Cheques, pre-authorized payments and automated transfers

**No-charge transactions (unlimited for all plans)**

- ATMs and Online Banking electronic inquiries
- Online Banking, View Check Service

**BUSINESS SAVING ACCOUNT**

Complement your Business Chequing Account with our flexible Business Savings Account. This account offers tiered interest rates while still providing you with easy access to your funds. Use this account to earn interest on your surplus balances and transfer to or from any First Nations Bank account at no charge.

To find out about our current interest rates and how interest is calculated, speak to a First Nations Bank of Canada representative.

**Transaction Fees**

- Transfers to or from any other First Nations Bank of Canada Account to your Business Savings Account are free
- \$1.25 per deposit/credit
- \$5.00 per withdrawal/debit

First Nations Bank is committed to supporting the community and not-for-profit organizations that make a difference in our local communities. We offer two plans to suit the specific needs of these organizations.

Each plan includes:

- Reduced Monthly plan fees
- The opportunity to pay no monthly plan fee when you maintain a minimum daily balance during the month
- The flexibility to choose in-branch or automated banking options, including Online Banking and ATMs
- The flexibility to choose a U.S. Dollar account Service Plan

One of our flexible Service Plans can help you minimize fees and manage your finances more effectively.

Choose from two Service Plans:

### **Community Plan**

The Community Plan is designed for smaller community organizations. This plan may suit your organization if you:

- Have minimal account activity
- Have variable or seasonal account activity
- Perform a limited number of transactions

### **Community Plan Plus**

The Community Plan Plus is designed for larger community and not-for-profit organizations.

This plan might be right for your organization if you:

- Require banking services more like those required by a small business
- Have a consistent level of monthly activity
- Need to perform more transactions

Please consult the chart below to compare the plans and decide which one is right for you.

**Community Plan**

<b>Monthly Plan Fee</b>	<b>Monthly # of Transactions<sup>1</sup> Included</b>	<b>Rebate of Monthly Plan Fee with a Minimum Monthly Balance<sup>2</sup> of</b>
\$1.95	5	\$10,000

**Community Plan Plus**

<b>Monthly Plan Fee</b>	<b>Monthly # of Transactions<sup>1</sup> Included</b>	<b>Rebate of Monthly Plan Fee with a Minimum Monthly Balance<sup>2</sup> of</b>
\$4.95	30	\$10,000

1. Additional fee of \$1.25 per transaction if number of transactions included in the Plan is exceeded.
2. Minimum daily closing balance required to rebate monthly plan fee. Minimum monthly balance must be maintained throughout the entire month to qualify for fee rebate.

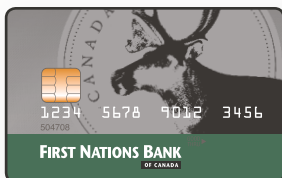
## First Nations Bank of Canada Access Card<sup>2</sup>

### Your key to convenient account access.

You'll have the convenience, security and choice of electronic transactions – 24 hours a day, seven days a week, by ATM, Online Banking and *Interac*<sup>®</sup> Debit.

Your First Nations Bank of Canada Access Card also offers you a choice of two levels of use:

**Access Cards** provide the signing officers of the business with the ability to perform self-serve transactions, including cash withdrawals, *Interac*<sup>®</sup> Debit purchases, account enquiries and account transfers.



**Limited Access Cards** are designed to assist employees of the business. They offer the ability to perform the same transactions as the Full Access Cards, with some exceptions including cash withdrawals and *Interac*<sup>®</sup> Debit purchases.

**Replacing Access Cards** can be done at your local branch for free for the first lost card and \$10 for each card after.

### Convenient banking choices

Your First Nations Bank of Canada Access Card also features the added benefits of the following services:

#### Online Banking

– *convenient access from your computer*

- Manage your First Nations Bank of Canada accounts on First Nations Bank's comprehensive website.
- View account history on your business account and download your records into financial management software
- View your paid cheques or request stop payments online
- Print out statements for ease of recordkeeping
- Send, receive and request *Interac*<sup>®</sup> e-Transfers
- Pay Bills Online



### **First Nations Bank ATM**

– *the convenience of 24-hour deposits*

- Withdraw cash, get account balances, transfer funds between accounts and make deposits
- Worldwide access to cash at over one million ATMs displaying the *Interac*®, *Cirrus*®, or *The Exchange*® Network symbols
- At branch locations

### ***Interac*® Options**

– *the easy way to make purchases*

- Pay for items without having to carry large amounts of cash or write a cheque using *Interac*® Debit
- Make payments directly from your business account

## **ADDITIONAL PRODUCTS AND SERVICES**

### **Business Credit Products**

When you combine a business account with competitive, convenient borrowing solutions, the result is easy access to the money you need<sup>3</sup> –

- Business Overdraft Protection
- Business Line of Credit
- Business Loans
- Business Mortgages

### **Investment Options**

At First Nations Bank of Canada, we offer you a wide range of investment options for your hard-earned money. Our family of Term Deposits provides benefits and investment solutions that meet a wide range of needs.

### **Cashable Term Deposits**

Term Deposits provide you a guaranteed rate of return and flexible interest payments with terms ranging from 30 days to five years. Term Deposits (cashable) may be withdrawn in full, prior to the maturity date.<sup>4</sup> The minimum deposit is \$2,000 for short terms and \$1,000 for long terms. For more information, speak to your local First Nations Bank of Canada representative.

### Other services

Every business has its unique challenges, and yours is no exception. That's why we offer a full range of additional services designed to help you to compete more effectively.

#### **Customer Alternative Deposit Service (CADS)**

CADS offers commercial clients a convenient funds transfer option in moving Canadian or U.S. dollars from accounts held at other Canadian financial institutions to accounts at First Nations Bank. CADS is provided to clients who do not have a First Nations Bank branch nearby or who wish to maintain arrangements they have already made with another Financial Institution. Transfers are initiated via a Telephone Interactive Voice Response (IVR) system and are credited to the designated First Nations Bank account the next day.

#### **Customer Automated Funds Transfer (CAFT)**

CAFT is our electronic service that can save you time and expense. CAFT provides both credit and debit services for Canadian and U.S. domestic transactions. CAFT credit is great for payroll, pension plan, dividend and investment interest while CAFT debit is associated with collecting and processing your recurring receivables.

#### **Payroll Services**

First Nations Bank in association with Ceridian®, is pleased to offer you a complete payroll service package, including tax remittance, reporting and recordkeeping for businesses with as few as one employee. You provide payroll changes for the pay period, and Ceridian will process them and have it ready for distribution within 24 hours.<sup>5</sup>

#### **First Nations Bank Business Banking**

If your business has more complex financial needs, a First Nations Bank Commercial Account Manager will take the time to understand your business and then work with you to customize the products and services that meet your deposit, investment, financing, cash management and ongoing financial needs. Ideas and advice can be provided to help your business grow and prosper.

#### **Non-Cashable Term Deposits**

Provides you guaranteed rates of return and flexible interest payments with terms ranging from one to five years. Term Deposits (Non cashable) are not redeemable prior to maturity. The minimum deposit is \$500 for long terms.

**Transaction Fees**Canadian Dollar  
AccountsU.S. Dollar  
Accounts (In \$US)**Currency Supplied**

- paper currency supplied per \$1,000 \$2.00 \$2.00
- coin supplied per roll \$0.12 \$0.12

**Request for Funds Transfer Fee (to branch)**

- transfer between a customer's own First Nations Bank of Canada accounts, if requested by telephone, mail or facsimile \$5.00 \$5.00

**Bill Payments**

- in-branch – paid by cash or cheque (Handling Fee) \$1.00 N/A

**Non Sufficient Funds**

*(cheques, pre-authorized payments, postdated bill payments, First Nations Bank of Canada loan payments, etc.)*

- returned \$48.00 \$48.00
- paid (plus overdraft interest charges) \$5.00 \$5.00

**ATM**

- *Interac*® Cash \$1.50 N/A
- *Cirrus*® ATMs<sup>12</sup>  
(Handling Fee within Canada, U.S. and Mexico) \$3.00 N/A
- (Handling Fee outside Canada, U.S. and Mexico) \$5.00 N/A

**Online Banking Fees**Canadian Dollar  
AccountsU.S. Dollar<sup>2</sup>  
Accounts (In \$US)

- Online Banking View Cheque Service per cheque image FREE FREE
- Send an *Interac*® e-Transfer per transfer \$1.50 N/A
- Receive *Interac*® e-Transfers FREE N/A
- Receive a fulfilled *Interac*® money request \$1.50 N/A
- Fulfill an *Interac*® money request FREE N/A

**Cheque Handling**Canadian Dollar  
AccountsU.S. Dollar  
Accounts (In \$US)**Stop Payments***(cheque or pre-authorized payment)*

- In Branch \$12.50 \$17.50
- Online Banking *(cheques only)* \$12.50 N/A

**Cheque Not Written in  
Currency of Account**

\$20.00

\$20.00

**Returned Item**

\$5.00

\$5.00

*(includes mail advice to payee)***AFT/Cheque entries with  
incorrect account numbers**

\$5.00/item

\$5.00/item

**Searches/Notices**Canadian Dollar  
AccountsU.S. Dollar<sup>6</sup>  
Accounts (In \$US)**Searches (e.g. cheque copy)**

- if processed within past 90 days  
– per item \$5.00 \$5.00
- if processed prior to past 90 days  
– per item \$15.00 \$15.00

**Inactive/Dormant & Unclaimed****Deposit Fees**

- 2-year fee \$20.00 \$20.00
- 5-year fee \$30.00 \$30.00
- 9-year fee \$35.00 \$35.00

**Collection Items<sup>7</sup>**Canadian Dollar  
AccountsU.S. Dollar  
Accounts (In \$US)**Canadian or U.S. Cheque****Sent for Re-presentation****Within Canada**

\$30.00

\$30.00

**Outgoing Cheque Collections**

## Canadian Dollar or

## U.S. Dollar cheques

0.20%

0.20%

## payable outside

min. \$30.00

min. \$30.00

## of Canada

max. \$150.00

max. \$150.00

**Collection Item****Returned Unpaid**

\$15.00

\$15.00

**Drafts**Canadian Dollar  
AccountsU.S. Dollar  
Accounts (In \$US)

Any Canadian or U.S. Draft

\$7.50

\$7.50

Request for refund or  
replacement of lost  
or stolen draft

\$10.00

\$10.00

**Account Handling**Canadian Dollar  
AccountsU.S. Dollar  
Accounts (In \$US)**Account Closed Within  
90 Days of Opening**  
*(except for account transfers within  
First Nations Bank of Canada)*

\$15.00

\$15.00

**Statement Preparation**

• month-end statement

FREE

FREE

**Duplicate Statement**

\$2.00

\$2.00

**Interim Statement**

• in-branch

\$1.00

\$1.00

**Bank Confirmation**

\$25.00

\$25.00

Applicable in  
Canadian Dollars  
(in \$CDN)**Certificate of Balance**

\$10.00

**Transfer Confirmation**

by Mail or Fax

\$2.00

**Account Balance Transferred  
to Another Financial Institution**  
*(per account)*

\$15.00

**Account Enquiries**

Applicable in Canadian Dollars (in CDNS)

**Account Information***(balance enquiries & account activity)*

- in-branch, by telephone  
or in person  
*(per request)* \$5.00
- Online FREE

**Credit Reports**

- Enquiry in Canada, written
  - per hour \$40.00
  - minimum \$18.50
- Enquiry outside Canada, written
  - per hour \$40.00
  - minimum \$23.00

**Safety Deposit Boxes<sup>8</sup>**

Applicable in Canadian Dollars (in CDNS)

**Size<sup>9</sup>**

- Small (1.0 – 9.0 sq. inches) \$42.50
- Medium (9.1 – 17.5 sq. inches) \$60.00
- Large (17.6 – 27.0 sq. inches) \$90.00
- X-Large/Super Large  
(27.1 sq. inches and greater) \$3.00/sq. inch

**Annual Billing Fee notice** \$5.00**Late payment fee** \$5.00**Wire Payments<sup>7, 10</sup>**Canadian Dollar  
AccountsU.S. Dollar  
Accounts (In \$US)**Outgoing Wire Transfers**

- \$10,000 or less \$30.00 \$30.00
- \$10,000.01 to \$50,000 \$50.00 \$50.00
- over \$50,000 \$80.00 \$80.00

**Incoming Wire Transfers** \$17.50 \$17.50**Wire Investigation Fee  
for Non-bank Errors**

- per hour \$40.00
- minimum \$25.00

1. First Nations Bank of Canada means First Nations Bank of Canada, its affiliates and third parties that provide deposit, investment, loan, securities, trust, insurance and other products and services.
  2. Maintaining the care, control and confidentiality of your Access Card number, Personal Identification number and Online Banking password is your responsibility as set out in our customer agreements. First Nations Bank of Canada is not responsible for unauthorized access to accounts online or losses that occur as a result of careless or improper handling, storing or disclosure by you of your Access Card, Password or **Online** Banking password.
  3. Subject to complying with First Nations Bank of Canada lending policies and criteria. Some conditions apply. Personal guarantee(s) may be required.
  4. Some fees and/or conditions apply.
  5. For most payrolls.
  6. Amounts shown and service charges for U.S. Dollar business accounts are quoted and/or payable in U.S. Dollars, or their Canadian Dollar equivalent, using the First Nations Bank of Canada prevailing exchange rate at the time the service charge is applied.
  7. Other financial institution charges and out-of-pocket expenses may apply.
  8. Plus GST, HST, QST as required by federal and provincial legislation.
  9. Some sizes not available at some branches.
  10. Fees for Canadian and U.S. Dollar wire payments are quoted and collected in the currency of the wire. Fees for foreign currency wire payments are quoted and collected in Canadian Dollars.
- \* The Exchange® Network
  - \* Trade-mark of *Interac*® Corp., First Nations Bank of Canada, authorized user of the Trade-mark.
  - \*3 Ceridian is the registered trademark of Ceridian Corporation
  - © *Cirrus* is a worldwide interbank network operated by Mastercard Worldwide

All fees, features and rates are effective January 2nd, 2019 and are subject to change without notice.

# FIRST NATIONS BANK

OF CANADA

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We can help you choose the *business account* and *services* that best suit your needs.

Visit your nearest First Nations Bank of Canada branch.

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To find the First Nations Bank of Canada branch nearest you please visit our website at [fnbc.ca](http://fnbc.ca) or email us at [fnbcservice@fnbc.ca](mailto:fnbcservice@fnbc.ca).

You can also connect with us on facebook or through twitter.



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fnbc.social](https://facebook.com/fnbc.social)



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