

Looking for  
adaptable  
services to  
help build  
your  
business?

We have what  
you need.



**ALBERTVILLE** (306) 929 – 4714  
Box 99, 1 Unity Street, Albertville SK S0J 0A0

**ARBORFIELD** (306) 769 – 8581  
Box 265, 108 Main Street, Arborfield, SK S0E 0A0

**BIG RIVER** (306) 469 – 4944  
Box 147, 101 4<sup>th</sup> Avenue, Big River, SK S0J 0E0

**CARROT RIVER** (306) 768 – 2703  
Box 639, 10 Main Street, Carrot River, SK S0E 0L0

**CHOICELAND** (306) 428 – 2152  
Box 39, 100 Railway Avenue, Chociceland, SK S0J 0M0

**DEBDEN** (306) 724 – 8370  
Box 100, 324 Main Street, Debden, SK S0J 0S0

**NIPAWIN** (306) 862 – 4651  
Box 2074, 100 1<sup>st</sup> Avenue West, Nipawin, SK S0E 1E0

**PRINCE ALBERT** (306) 922 – 8252  
200 28<sup>th</sup> Street West, Prince Albert, SK S6V 4S9

**WHITE FOX** (306) 276 – 2142  
Box 310, 125 Railway Avenue, White Fox, SK S0J 3B0

**ZENON PARK** (306) 767 – 2434  
Box 160, 735 Main Street, Zenon Park, SK S0E 1W0

[contactus@diamondnorthcu.com](mailto:contactus@diamondnorthcu.com)  
[diamondnorthcu.com](http://diamondnorthcu.com)



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Business  
Banking



BUILT  
TO GROW  
WITH YOU



## Ways to Bank

### CONVENIENT WAYS TO DO YOUR BANKING FROM ANYWHERE, ANYTIME:

- Small Business Online Banking
- Personal Online Banking
- iPhone® or Android™ app
- Mobile web (diamondnorthcu.com/m)
- Text Message Account Inquiries (Mobile Banking)

### ALLOWS THE FLEXIBILITY TO:

- Pay bills now, in the future or recurring
- Check balances and account activity
- Transfer money to other accounts, other people and other institutions
- Access e-Statements for up to 7 years
- Send and accept *Interac* e-Transfer® transactions
- Request Money and set up Autodeposit for *Interac* e-Transfer
- Pay employees using Electronic Payroll Solutions
- Receive alerts when activity occurs in your account
- Lock debit cards with Lock'N'Block®
- Deposit cheques using Deposit Anywhere™
- Apply for loans and investments
- Order cheques, rename accounts and more!

## Service Charges

### Handling Fees

- Chargebacks: \$5.00
- NSF Charge: \$45.00
- Stop Payments: \$20.00
- Certified Cheques – members: \$15.00
- Certified Cheques – non-members: \$20.00
- Western Union Drafts (CAD & USD): \$15.00
- Western Union Drafts (International): \$25.00

### • Wire Transfers (in or out of province)

Depending on Destination: \$15.00 – \$50.00

### • Account Inquires (by phone) \$5.00

• **Safety Deposit Box Rental** \$30.00 – \$125.00 plus GST

All the above and any charges not listed here are SUBJECT TO CHANGE.

## Business Accounts

	Business Builder			Savings		Community Builder Account	USD Account
	Level 1	Level 2	Level 3	Classic	Enriched		
Free Unlimited Deposits	✓	✓	✓	✓	✓	✓	✓
Free Unlimited Incoming <i>Interac</i> e-Transfers®	✓	✓	✓	✓	✓	✓	N/A
Free Outgoing <i>Interac</i> e-Transfers® (Up to a maximum of 50 per month, charge of \$1.50 each thereafter)	✓	✓	✓	\$ 1.50	N/A	✓	N/A
<i>Ding Free</i> ATM Usage across Canada	✓	✓	✓	✓		✓	
Free access to online & mobile app banking	✓	✓	✓	✓	✓	✓	✓
Free CDN cash and coin orders	✓	✓	✓	✓	✓	✓	
Free Deposit Only Stamp	✓	✓	✓			✓	
<b>Monthly package fee</b>	<b>\$9.95</b> 15 Transactions (31 transactions auto bump to Level 2)	<b>\$25.95</b> 50 Transactions (94 transactions auto bump to Level 3)	<b>\$69.95</b> 150 Transactions	N/A	N/A	No Monthly Fee	\$3.00 USD
Additional Transactions Over Limit <sup>1</sup>	\$ 1	\$ 1	\$ 1	\$ 1	\$ 5	N/A	\$ 1 USD
ATM withdrawal <i>Interac</i> (Non CU ATMs) <sup>2,3</sup>	\$ 3	\$ 3	\$ 3	\$ 3	\$ 3	\$ 3	NA
ATM withdrawal Plus* & Cirrus® (US & International ATMs) <sup>2</sup>	\$ 4	\$ 4	\$ 4	\$ 4	\$ 4	\$ 4	NA
Paper Statement Fee	\$ 2	\$ 2	\$ 2	\$ 2	\$ 2	\$ 2	\$ 2 USD
Additional Features	Business account holders are moved automatically between levels, depending on transaction counts. Accounts are non-interest bearing						

(1) Additional Transactions Over Limit fees (electronic transactions such as bill payments and ATM, and paper transactions like cheques and withdrawals) will apply when transaction limit is exceeded.  
(2) Not included in Monthly Package transaction counts.  
(3) Non Diamond North Credit Union ATM channels may charge their own fees for use.

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## Electronic Payroll Solutions

Don't worry about issuing cheques anymore – pay your employees with just a few clicks. We will set you up and train you on how to utilize Electronic Payroll Solutions; assistance, a support line, and a convenient, secure way to pay your employees is all included.

## Small Business Online Banking

Banking for small business – smart, simple and seamless – the way it was meant to be! Small Business Online Banking allows you to:

- Automate dual signature approvals
- Pay & file business taxes
- Consolidate your personal and business accounts
- Authorize users to view or initiate transactions
- Set up transaction pending alerts

Sign up for Small Business Online Banking or Electronic Payroll Solutions by visiting us today!



### BUSINESS BUILDER Chequing Account

No more worrying about going over your monthly transactions, our Business Builder account adapts to what your business needs!

Adjust *automatically* between levels based on your usage and only pay for what you used that month!

Take your business to the next level with the right payment solution

To learn more, visit [diamondnorthcu.com/firstdata](http://diamondnorthcu.com/firstdata)

