

Looking for
adaptable
services to
build your
business?

We have what
you need.



EAST REGION

ARBORFIELD

108 Main Street, Arborfield, SK S0E 0A0

CARROT RIVER

10 Main Street, Carrot River, SK S0E 0L0

CHOICELAND

100 Railway Avenue, Choiceland, SK S0J 0M0

NIPAWIN

100 1st Avenue West, Nipawin, SK S0E 1E0

WHITE FOX

125 Railway Avenue, White Fox, SK S0J 3B0

WEST REGION

PRINCE ALBERT

200 28th Street West, Prince Albert, SK S6V 4S9

BIG RIVER

101 4th Avenue, Big River, SK S0J 0E0

DEBDEN

324 Main Street, Debden, SK S0J 0S0

contactus@diamondnorthcu.com

1-855-862-4242

diamondnorthcu.com



Diamond North
CREDIT UNION

rev - Sept 2022

**Business
Banking**



**BUILT TO GROW
WITH YOU**



Diamond North
CREDIT UNION

Ways to Bank

CONVENIENT WAYS TO DO YOUR BANKING FROM ANYWHERE, ANYTIME:

- Business Digital Banking
- Personal Digital Banking
- iPhone® or Android™ app
- Mobile web (diamondnorthcu.com/m)

PROVIDES 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 eStatements for up to 7 years
- Send and accept *Interac* e-Transfer® transactions
- Request Money and set up Autodeposit for *Interac* e-Transfer
- Receive alerts when activity occurs in your account
- Deposit cheques using Deposit Anywhere™
- Order cheques, rename accounts and more!

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
No-fee outgoing <i>Interac</i> e-Transfers (count toward transaction limits)	✓	✓	✓	\$ 1.50	n/a	✓	n/a
Ding Free ATM usage across Canada	✓	✓	✓	✓		✓	
Free access to digital & mobile app banking	✓	✓	✓	✓	✓	✓	✓
Free Canadian cash and coin orders	✓	✓	✓	✓	✓	✓	
Free 'Deposit Only' stamp	✓	✓	✓			✓	
Monthly package fee	\$9.95 15 Transactions (31 transactions auto bump to Level 2)	\$25.95 50 Transactions (94 transactions auto bump to Level 3)	\$69.95 150 Transactions	n/a	n/a	\$0	\$3 USD
Additional transactions over limit ¹	\$1	\$1	\$1	\$1	\$5	n/a	\$1 USD
ATM withdrawal <i>Interac</i> (Non CU ATMs) ^{2,3}	\$3	\$3	\$3	\$3	\$3	\$3	n/a
ATM withdrawal Plus® & Cirrus® (US & International ATMs) ^{2,3}	\$4	\$4	\$4	\$4	\$4	\$4	n/a
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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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 Digital Banking

Banking for business – smart, simple and seamless – the way it was meant to be! Business Digital 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 Business Digital Banking by visiting us today!

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



To learn more, visit diamondnorthcu.com/firstdata

BUSINESS BUILDER Chequing Account



No more worrying about going over your monthly transaction limits! Our Business Builder account *automatically adjusts* between fee levels based on your usage- you only pay for what you use each month!

Electronic Payroll Services

Don't worry about issuing cheques anymore – pay your employees with just a few clicks.

Set up, training, assistance, a support line and a convenient, secure way to pay your employees is all included with Electronic Payroll Services. Contact us to get started.