

Business Services Overview

Libro Credit Union is proud to be a partner in your success. When your business thrives, we all prosper!

Business Solutions

Liquidity options:

- **Guaranteed Investment Certificate:** 1-5 year terms.
- **Savings:** standard and high-interest options.
- **Term Deposit:** fixed rates 30-364 days.

Electronic services:

- **ATMs:** access to over 4,000 surcharge-free ATMs across Canada with the Exchange® and Ding-Free networks.
- **Automated Funds Transfer (AFT):** collect receivables and process payables automatically by electronic debit to your customers.
- **Bill Payment Processing Service:** allows customers, vendors or donors to electronically pay into your Libro account from any financial institution.
- **Brinks at your business:** Deposit cash securely from the convenience of your business using an on location safe.
- **Commercial Remote Deposit Capture:** scan and deposit cheques securely from your office.
- **Coverdraft:** automatically moves funds between Libro accounts as needed to cover overdraft amounts.
- **Cross-Border Payment Solutions:** online wires, automated clearing house (ACH) and foreign exchange in multiple currencies through Xe.
- **Interac® Autodeposit:** automatically deposits money sent via Interac® e-Transfer directly into your account, without having to answer a security question.
- **Interac® e-Transfer:** send outgoing payments to anyone in Canada using Libro's Online or Mobile Banking App.
- **Interac® Request Money:** Easily request money you are owed.
- **Merchant Services:** MasterCard®, VISA® and Interac® Direct Payment overnight automatic deposits of your receipts available through Fiserv.
- **Night Deposit Box:** accepts overnight cash and cheque deposits, cleared, checked and processed the next business day.
- **Payroll Services:** available through ADP, Canada's largest independent payroll service supplier.

Employer / Employee Services:

- **Direct Deposit:** electronically credit net pay to your employees' accounts.
- **Foreign Currency:** US and foreign currency drafts and wires.
- **Group RRSP:** an alternative to money purchase pension plans.

- **Money Cents Series:** Libro Coaches are available to help your staff with their finances; ask about seminar options.
- **Payroll Deduction:** help employees save by "paying themselves first".

Business Online Banking

For many small-and medium-sized businesses Libro's Online Banking offers a business view to help you focus on your business finances. Switch back and forth from personal to business banking without having to sign in and out.

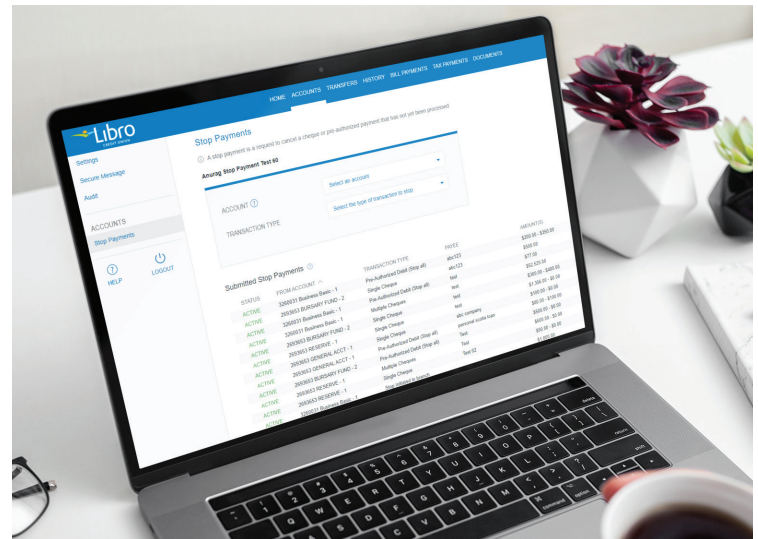
Other business features include:

- **Two Signer Support:** This functionality offers Business Owners with two-signature accounts the ability to transact online safely and conveniently.
- **View Only:** Allows Owners to grant read-only access to individuals who are not signers on the account.

Commercial Online Banking

Commercial Online Banking is a web-based platform that provides 24/7 access to your Libro accounts, giving you more control over how you manage your payments and reporting.

- Offers multiple administrator and user-level controls.
- Customizable user and transaction payment limits.
- Auditing of user functionalities and activities.
- Other functionalities include two factor authentication, online stop payments and multi approvers.



Business Accounts at a Glance

	Basic	Business 60	Business 200	Business Savings	US Business Chequing	Community
Description	For those with lower balances and/or transaction volumes.	For those with higher balances and/or transaction volumes.	For those with very high balances and/or transaction volumes.	High Interest Savings account pays a higher rate of interest on balances of \$2,000.00	Offers tiered daily interest, currency exchange protection and balances are in U.S funds. No ATM access.	Fee-free account for small non-profit organizations and service groups with no borrowing requirements.
Monthly fee	\$6.00 Waived with \$7,500 minimum monthly balance	\$25.00 Waived with \$25,000 minimum monthly balance	\$100.00 Waived with \$100,000 minimum monthly balance	N/A	N/A	\$0
Transactions included	0	60	200 plus 1 free per \$1,000 minimum monthly balance > \$100,000	2 Free debit transactions per month	5 transactions included	30
Additional transactions (per item)	\$.75	\$.75	\$.75	\$2.00 per each transaction	0.95 per each transaction	\$.75
Transfers to loan payments, chequing, savings, investments	free	free	free	2 free then \$2.00 each	N/A	free
Surcharge*: in-branch bill payment	\$1.00	\$1.00	\$1.00	\$1.00	N/A	\$1.00
Surcharge: Interac® ATM withdrawal**	5 free then \$1 each	5 free then \$1 each	5 free then \$1 each	\$1.00	N/A	5 free then \$1 each
Surcharge: Interac® e-transfer	\$1.50	\$1.50	\$1.50	\$1.00	N/A	\$1.50
Surcharge: International ATM withdrawal (Cirrus®, Plus®)	\$3.00	\$3.00	\$3.00	\$3.00	N/A	\$3.00
Monthly online cheque viewing (FREE with paperless statements)	\$10.00	\$10.00	\$10.00	\$0	\$5.00 unless paperless statements	\$10.00
Certified cheques, drafts	\$7.50	\$7.50	\$7.50	\$7.50	N/A	\$7.50
Stop payment	\$10/set up fee \$5/attempt	\$10/set up fee \$5/attempt	\$10/set up fee \$5/attempt	\$10/set up fee \$5/attempt	N/A	\$10/set up fee \$5/attempt

Business special account: available for 1) organizations that typically hold balances over \$500,000; 2) townships, schools, hospitals, and foundations; 3) realtors, lawyers, and notary publics (where trust accounts are necessary). **Contact Libro for account pricing.**

*Surcharge is an additional fee on top of any transaction fees in this package. **Does not include fees charged by other financial institutions or independent ATM owners for the use of their ATM. To avoid extra fees use Libro ATMs or those listed on THE EXCHANGE Network.

Credit, Loans, Financing

- Business Credit Card
- Business Mortgage
- Leasing
- Letter of Credit
- Line of Credit
- Loan Insurance
- Term Loan

Financial Advice

- **Financial Planners:** each branch has access to a staff person with the Certified Financial Planner™ designation.
- **Prosperity planning:** what does prosperity mean to you? Libro can help you achieve it with a financial plan.
- **Succession planning:** team-based expert advice to help you smartly transition your business to the next generation.