

## ProfitShares

As a member-owner, when we profit so do you! Through our ProfitShares program, we've been sharing profits with our members since 1983. The more business you do with us on qualifying products, the bigger your share. ProfitShares is Synergy's profit sharing program, a benefit that distinguishes Synergy Credit Union from other financial institutions.



## Expert Advisors

Our dedicated team of financial experts can help you grow and protect your money with a customized and collaborative approach. We have the expertise, experience and tools to assist in reaching your financial goals. Whether you are evaluating your investment strategy or looking for a complete review of your portfolio, our team is ready to help.

## Community

We live here, we work here, we play here. Community is a big deal to us. We are proud to support local events, projects and programs that contribute to the social, economic and cultural vitalities of our communities.

We provide funding to community organizations that directly benefit our local region and staff actively volunteer their time. By investing in people and communities, we make a measurable impact on the quality of life in our communities while demonstrating commitment to being a strong corporate citizen and commitment to the co-operative principle of concern for community.



synergycu.ca | 1.866.825.3301



To contact your representative directly,  
call 1-844-825-1350.

## Ag Account Packs

*You work hard.  
So do our Ag account packs.*

**Check out our account pack options:**

### PowerPack Ag

Ideal for an agriculture operation that does a large amount of monthly transactions. This package includes several perks and benefits including a preferential U.S. exchange rate and small business online banking access.

### SmartPack Ag

It's called smart for a reason. This flexible option automatically adjusts between 4 different levels each month to ensure you get the best deal for your business. When you hold a minimum monthly balance in this account, your cost can be as low as \$0.00!

### US Exchange Pack

Do you perform business south of the border? With this pack, you can conduct transactions in U.S. Dollars with your agriculture business and earn competitive interest.

### Savings

Build up your capital with competitive interest rates.



## Relationship Rewards

With your annual agriculture business review you have opportunities to earn more competitive rates on your products, including investments or loans. You can also earn an *annual review PowerPack Ag rebate* (up to \$150 per year) on your account pack, based on your relationship with us and our partners.







## BUSINESS & AG ACCOUNT PACKS

### POWERPACK BIZ

### SMARTPACK BIZ

LEVEL 1 ← → LEVEL 2 ← → LEVEL 3 ← → LEVEL 4

PLAN DETAILS:					
MONTHLY COST	\$110.00	\$10.00	\$20.00	\$45.00	\$85.00
MONTHLY COST WAIVED with minimum monthly balance	\$55,000.00	n/a	n/a	\$25,000.00	\$40,000.00
CASH MANAGEMENT SERVICES:	Your business account pack includes up to \$30,000.00 cash deposited per month (to administer your cash deposits in-branch). This applies to cash only; your non-cash deposits are included in your account pack transactions. If your business exceeds this amount in cash deposits per month, it is \$2.00 per \$1,000.00 in the SmartPack Biz and half price in the PowerPack Biz (\$1.00 per \$1,000.00).				

TRANSACTION COST:					
TRANSACTIONS INCLUDED IN PACKAGE	Unlimited Transactions	15 Transactions	30 Transactions	70 Transactions	150 Transactions
ADDITIONAL TRANSACTIONS		\$1.25 each <i>23 Transactions will bump you to Level 2</i>	\$1.25 each <i>50 Transactions will bump you to Level 3</i>	\$1.25 each <i>102 Transactions will bump you to Level 4</i>	\$1.25 each

SERVICE COST (Additional transaction cost may apply):					
UNLIMITED INTERAC® e-Transfer withdrawals Unlimited to send, considered a transaction to receive	✓	✓	✓	✓	✓
CREDIT UNION 'Ding Free'® ACCULINK ATM USAGE (Access over 1,900 ACCULINK ATMs across Canada free of extra charges)	✓	✓	✓	✓	✓
FREE INTERNAL SYSTEM TRANSACTIONS	✓	✓	✓	✓	✓
PREFERENTIAL U.S. EXCHANGE RATE	✓	At Cost	At Cost	At Cost	At Cost
FREE & UNLIMITED Customer Automated Funds Transfer (CAFT) Services	✓	At Cost	At Cost	At Cost	At Cost
SMALL BUSINESS ONLINE BANKING ACCESS	✓	✓	✓	✓	✓
INTERAC ATM WITHDRAWALS (Canadian)	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
CIRRUS® ATM WITHDRAWALS (International)	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00

**RELATIONSHIP REWARDS**  
With your annual business review, you have opportunities to earn more competitive rates on your investments or loans, as well as to earn an annual review *PowerPack Biz* discount (up to \$150.00 per year), based on your relationship with us and our partners (i.e. loan protection, credit card, investments, etc.)

STATEMENT:					
PAPER STATEMENT	✓	\$4.00	\$4.00	\$4.00	\$4.00

**HOW THIS ACCOUNT CAN HELP YOU**  
If you want significant savings each month, the *PowerPack Biz* is perfect for you. Your SmartPack Biz automatically moves to the right level based on your number of transactions and balance. If you maintain a minimum monthly balance as indicated above, you will automatically receive the level indicated with a \$0 monthly pricing.

\*Rebated at the end of the month. | \*Trademark of INTERAC Inc. Used under license. | \*CIRRUS is a registered trademark owned by Cirrus Systems Inc. and is used under license. | \*ACCULINK is a registered Trademark owned by Credit Union Central of Canada, used under license. | \*DING FREE & Design are registered trade-marks of Central 1 Credit Union, used under license. | \*MEMBER CARD is a registered certification marks owned by Credit Union Central of Canada, used under license.

### TYPES OF TRANSACTIONS

#### ✓ Transactions included within account pack

##### Performed by you, the member:

- INTERAC or other Direct Payment purchase (point-of-sale purchases).
- Online or mobile banking bill payments or transfers.
- Pre-authorized automatic debit to another institution.
- ACCULINK® ATM use - bill payment, loan payment, transfer or withdrawal.

- Transfers into your account.
- Direct automated external deposits into your account.
- Cheques deposited.
- Cheques written (when withdrawn from your account).
- Person-assisted withdrawals or deposits (see above for cash management services).

#### ✓ Internal System

##### Performed by the internal system. Are set up in advance, are internal and are unlimited and free:

- Automatic scheduled transfer to another Synergy CU account (investment, loan, savings, or chequing).
- Online or mobile banking scheduled transfer or payment (includes loan payments).

### SAVINGS ACCOUNTS

#### SAVE DAILY PACK

#### iSAVE

#### U.S. EXCHANGE PACK BIZ

PLAN DETAILS:			
MONTHLY COST	\$2.00 <i>(Free with a CAD Synergy chequing account OR \$1,000 min. monthly balance)</i>	\$0.00	\$0.00
TRANSACTION COST:			
TRANSACTIONS INCLUDED IN PACKAGE	1 Transaction included/ per \$500.00 min. monthly balance	1 Free withdrawal per month <i>(Earn higher tiered interest based on balance)</i>	First 5 Transactions are free. 1 Additional transaction included/ per \$500.00 min. monthly balance
ADDITIONAL TRANSACTIONS	\$1.25 each	\$5.00 each	\$1.25 each
SERVICE COST (Additional transaction cost may apply):			
UNLIMITED INTERAC e-Transfer withdrawals Unlimited to send, considered a transaction to receive	\$1.50 to send	n/a	n/a
CREDIT UNION 'Ding Free' ACCULINK ATM USAGE	✓	n/a	n/a
FREE INTERNAL SYSTEM TRANSACTIONS	✓	✓	n/a
SMALL BUSINESS ONLINE BANKING ACCESS	✓	✓	✓
INTERAC ATM WITHDRAWALS (Canadian)	\$2.50	n/a	n/a
CIRRUS ATM WITHDRAWALS (International)	\$4.00	n/a	n/a

STATEMENT:			
PAPER STATEMENT	\$4.00	\$4.00	\$4.00
HOW THIS ACCOUNT CAN HELP YOU	It's flexible: You can access your <i>SaveDailyPack</i> through your Member Card® debit card, online, mobile, ATMs and more.	Earn higher tiered interest based on balance. The iSave can be used under a Registered Retirement Savings Plan (RRSP), a Tax Free Savings Account (TFSA) or an AgrilInvest account.	Earn competitive interest, access U.S. funds in branch or with U.S. cheques and Western Union bank drafts.

### YOUR BUSINESS CAN SAVE MORE TIME AND MONEY WITH:

#### CONVENIENT ACCESS SERVICES

**Customer Automated Funds Transfer (CAFT):** Synergy Credit Union Collabria Business great for automating payroll, accounts payable, **Mastercard®**: consolidate/streamline your paperwork and earn cash rewards.

#### PROFIT SHARING

**Earn rate bonuses** on your savings/investments or rate rebates on your loans/mortgage. The more business you do with us, the more you share in the credit union's profits.

#### OUR TEAM OF EXPERT ADVISORS

##### Expert Advice from our team for:

- Business or Ag succession planning, and individual or group savings plans/benefits
- Business phase planning or cash flow management advice

**Free access to BizAssist** (with business cheque orders), and the One Place for Business e-Newsletter.

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