

DEFINITION OF COMMUNITY GROUP:

As a community group, you must meet one or more of the following criteria:

1

Must be a registered charity, OR

2

Eligible to receive funding from a provincial or federal government body, OR

3

Eligible to issue an official tax receipt or have the tax receipt issued by a governing body, OR

4

Have a community improvement element in your organization's mandate

ACCOUNT DETAILS

PLAN DETAILS:

MONTHLY COST Free (after community rebate*)

MONTHLY REBATE/VALUE Regular monthly pricing is \$45.00

TRANSACTION COST:

TRANSACTIONS INCLUDED IN PACKAGE 75 Transactions

ADDITIONAL TRANSACTIONS \$1.25 each

SERVICE COST
(Additional transaction cost may apply):

UNLIMITED INTERAC® e-Transfer ✓

FREE INTERNAL SYSTEM TRANSACTIONS ✓

SMALL BUSINESS ONLINE BANKING ACCESS ✓

PROFIT SHARING
Share in your credit union's profits. You earn rate bonuses on your investments and rate rebates on your loans with us. The more business you do with Synergy, the bigger your share (plus, Community groups can apply to receive their ProfitShares in their account pack each year).

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* discount (up to \$150.00 per year), based on your relationship with us and our partners (i.e. loan protection, credit card, investments, etc.)

OTHER ACCOUNTS

SAVE DAILY PACK

iSAVE

U.S. EXCHANGE PACK BIZ

PLAN DETAILS:

MONTHLY COST \$2.00 (Free with a CAD Synergy chequing account OR \$1,000 min. monthly balance) \$0.00 \$0.00

TRANSACTION COST:

TRANSACTIONS INCLUDE 1 Transaction included/ per \$500.00 min. monthly balance 1 Free withdrawal per month (Earn higher tiered interest based on balance) 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 FREE DEPOSITS ✓ ✓ ✓

YOUR ORGANIZATION CAN SAVE MORE TIME AND MONEY WITH:

CONVENIENT ACCESS SERVICES

- **Customer Automated Funds Transfer (CAFT):** Great for automating payroll, accounts payable, transfers, etc.
- **Small Business Online Banking:** Upgrade at no charge. You can set up your employees or bookkeeper with 'Read Only' or 'Initiate Capabilities'. Formal signing authorities can only authorize the transactions.
- **Business 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)

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TYPES OF TRANSACTIONS

✓ **Transactions included within account pack**
(additional transactions are \$1.25 each)

- 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.

✓ **Internal System**

- Performed by the internal system. Set up in advance, are internal, and are unlimited and free:**
- Automatic transfer to another Synergy CU account (investment, loan, savings, or chequing)
 - Online or mobile banking scheduled transfer or payments (includes loan payments)

We love our local communities, and want to help make them better places to live. After all, investing in our local communities creates a positive ripple effect. All community groups receive 75 transactions in The Community Pack, with \$0 monthly pricing (a \$45.00 value/month). Save over \$500.00 per year!

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