

Business Banking Plans

Effective January 1, 2025 | 1

Servus Credit Union's business banking plans offer great value to you, the member, with the features you're looking for and details that are easy to understand. The plans are highly competitive and are better than most other major financial institutions.

Choose the plan that fits your banking style and enjoy benefits like:

- A generous amount of transactions for a reasonable monthly fee
- Monthly fees that can be waived when minimum monthly balances are maintained

	CURRENT				
Daily Banking Accounts	Business Pay-As-You-Go	Business Essential Plan	Agriculture Producers Plan	Condominium Plan	Community Plan
PLAN DETAILS:					
Monthly fee	\$6.00	\$20.00 to \$100.00	\$25.00	\$0	\$0
Monthly fee waived with minimum monthly balance	n/a	\$60,000	\$35,000	n/a	\$75,000 (excess transaction fee waived with minimum monthly balance)
TRANSACTION FEE (includes e-Transfers):					
In-branch deposits, withdrawals, cheques and other debits	\$1.25 each	Fee based on usage: \$20 Up to 30 \$38 Up to 60 \$75 Up to 150 \$100 Unlimited	Unlimited (includes additional free personal account)	15 included/month, then \$1.25 each	15 included/month then \$0.85 each
Online, mobile and TeleService banking bill payments, direct payment purchases, ATM withdrawals, photo deposits, electronic deposits and withdrawals					
SERVICE FEE (additional transaction fee may apply):					
Cancelling an <i>Interac</i> e-Transfer	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each
<i>Interac</i> e-Transfer cancellation grace period	60 min	60 min	60 min	60 min	60 min
Fund transfers between Servus accounts (in-branch, online, TeleService)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
ATM withdrawal — <i>Interac</i> (other Canadian non credit union ATM)	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each
ATM — Cirrus withdrawal: US	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each
ATM — Cirrus withdrawal: International (outside US)	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each
Foreign Currency Transactions	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each
Foreign Currency Conversion fee on Debit Transactions (% of CAD equivalent)	2.5%	2.5%	2.5%	2.5%	2.5%
In-branch bill payments (handling fee)	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each
ATM bill payments	\$0	\$0	\$0	\$1.50 each	\$0
STATEMENT:					
Frequency	Monthly	Monthly	Monthly	Monthly	Monthly
Paper statement (including cheque imaging)	\$5.00	\$5.00	\$5.00	Included	Included
e-Statement (optional)	Included	Included	Included	Included	Included

LEGACY					
Business Plan 15	Business Plan 30	Business Plan 60	Business e-Plan 60	Business Plan 100	Business Plan 150
\$10.00	\$20.00	\$39.00	\$29.00	\$65.00	\$85.00
n/a	n/a	n/a	n/a	\$30,000	\$40,000
15 included/month, then \$1.25 each	30 included/month, then \$1.25 each	60 included/month, then \$1.25 each	\$1.25 each	100 included/month, then \$1.25 each	150 included/month, then \$1.25 each
			60 included/month, then \$1.10 each		
\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each
60 min	60 min	60 min	60 min	60 min	60 min
Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each
\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each
\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each
\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each
2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each
\$0	\$0	\$0	\$0	\$0	\$0
Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
Included	Included	Included	Included	Included	Included

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Savings Accounts	Business Savings	Business Premium Savings	AgrInvest High Yield Savings	Condominium Reserve Fund Savings
PLAN DETAILS:				
Monthly fee	\$0	\$0	\$0	\$0
TRANSACTION FEE (includes e-Transfers):				
In-branch deposits, withdrawals and other debits		1 included/month, then \$5.00 each	No fee	1 included/month, then \$5.00 each
Online, mobile and TeleService banking bill payments, direct payment purchases, ATM withdrawals, photo deposits, electronic deposits and withdrawals	1 included/month, then \$1.25 each	1 included/month, then \$5.00 each electronic deposits \$1.25 each		
SERVICE FEE (additional transaction fee may apply):				
Cancelling an <i>Interac</i> e-Transfer	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each
<i>Interac</i> e-Transfer cancellation grace period	60 min	60 min	60 min	60 min
Fund transfers between Servus accounts (in-branch, online, TeleService)	Unlimited	Unlimited	No fee	Unlimited
ATM withdrawal — <i>Interac</i> (other Canadian non credit union ATM)	\$1.50 each	\$5.00 each	\$5.00 each	\$5.00 each
ATM — Cirrus withdrawal: US	\$3.00 each	\$5.00 each	\$5.00 each	\$5.00 each
ATM - Cirrus withdrawal: International (outside US)	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each
Foreign Currency Transactions	\$3.00 each	\$5.00 each	n/a	n/a
Foreign Currency Conversion fee on Debit Transactions (% of CAD equivalent)	2.5%	2.5%	n/a	n/a
In-branch bill payments (handling fee)	\$1.50 each	\$1.50 each	\$0	\$1.50 each
ATM bill payments	\$0	\$0	\$0	\$0
STATEMENT:				
Frequency	Quarterly	Quarterly	Quarterly	Quarterly
Paper statement (including cheque imaging)	\$5.00	\$5.00	Included	Included
e-Statement (optional)	Included	Included	Included	Included

US Accounts	Business US Pay-As-You-Go	Business US Savings	US Business Premium Savings
PLAN DETAILS:			
Monthly fee	\$6.00	\$0	\$0
TRANSACTION FEE:			
In-branch withdrawals and other debits, cheques and automated fund transfers	\$1.25 each (also applies to deposits)	\$1.25 each (also applies to deposits; no cheques)	1 included/month, then \$5.00 each electronic deposits \$1.25 each (no cheques)
SERVICE FEE (additional transaction fee may apply):			
Transfers (between US accounts only)	Unlimited	Unlimited	Unlimited
Coverdrafts (between US accounts only)	\$5.00 each	\$5.00 each	\$5.00 each
STATEMENT:			
Frequency	Monthly	Quarterly	Quarterly
Paper statement (including cheque imaging)	\$5.00	\$5.00	\$5.00
e-Statement (optional)	Included	Included	Included

When you open a business banking plan with Servus, you become a member-owner and can benefit from our Profit Share program which is unique in the financial services industry, as well as peace of mind knowing your deposits are 100% guaranteed. You will also be part of a credit union renown for exceptional member service and for supporting communities across Alberta.

Delivering exceptional service to members and communities has been the foundation of our success and is a continuing priority for us. As a member-owner you are not just a number to us. We want you to feel at home and have a comfortable banking experience.

Business High Yield Savings and Business US High Yield Savings are discontinued and will no longer be available for sale as of August 15, 2024. Fees equivalent to the Premium Savings type remain applicable to the discontinued accounts.