INTERNATIONAL SERVICES

Transactions	Fees
Purchase/sale of foreign currencies other than USD	$3.50
Cashing of traveller's cheques (members only)	no fee
USD cheque issued on a CDN $ account	$17.00
• Return item in USD	$20.00
CASHING OR DEPOSITING A CHEQUE, MONEY ORDER OR DRAFT INTO A CDN ACCOUNT	
• American funds	$2.50
• Other currencies	$12.00
DRAFTS	
• Issued in Canadian, USD or other currency	$7.50
• Return item	$20.00
• Photocopy as proof of cashing	$10 min., $15 max.
• Reimbursement or replacement after loss or theft	$10 min., $20 max.
(SWIFT) TRANSFER OF FUNDS [10]	
• Receipt	
If <$50	free
If >$50	$15 in CAD or USD
Sent within Canada [11]	
• Counter	$15.00
• Online with AccèsD Affaires	$15.00
Sent abroad [12]	
• Counter	$15.00
• Online with AccèsD Affaires	$15.00

NEED MORE INFORMATION?

Please contact your business location or your regional office.

* UNI Financial Cooperation is an authorized user of these trademarks.

** The Fédération des caisses Desjardins du Québec is an authorized user of these trademarks.

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1 Fees subject to change without notice. Fees for additional transactions range from $1 to $2.50. For transaction plans fees of $0.22/item, $2.25/$1,000 in bills and $2.25/$100 in coin will be charged for additional deposits.

2 Teller transactions and cheque issued are not included in transaction plans 20 (additional fees apply).

3 Unlimited number of accounts and users.

4 The caisse reserves the right to charge additional fees for large deposit volumes or to modify the plan. To exchange cash, additional fees (deposit contents) will be charged for shipping.

5 Teller transactions are not included in transaction plans 35 (additional fees apply).

6 When the transaction plan includes the Business Freedom Solutions option, the plan is billed as follows: $17 to your VISA Desjardins Business account and the balance to your UNI Business chequing account.

7 The fees in effect are applied on excess transactions: $0.80/automated transaction; $0.85 payment of personalized suppliers; $0.85/ATM transaction. $0.90/cheque and $1.00/deposit at counter and on the excess of the content of deposits, either $0.22/bank bill, $2.25/100 in cash and $2.25/$1000 in bills.

8 Some eligibility conditions apply. Check with your caisse to see if your organization qualifies.

9 No applicable fee if the account is paired with a transaction plan.

10 USD transfers - applicable charges in USD.

11 Plus correspondent fees, if any. Fees are based on the currency of the account credited.

12 Fees will be charged in the currency of the account.

Disclaimer
The Caisse makes every reasonable effort to ensure the accuracy of the information provided herein. Notwithstanding these efforts the policies, fees, dates or other conditions can be amended at any time and the information contained herein may contain errors or omission. The Caisse does not make any representations or warranties as to the accuracy of the information provided herein and it's your responsibility to verify these informations with your Caisse.

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UNI Business

SERVICE CHARGES ON FINANCIAL SERVICES FOR BUSINESSES

Effective July 1st, 2020

UNI Business

TRANSACTION PLANS

Fees

Transaction plan 20 $5.95[1]
- 20 automated transactions[2]
- Unlimited deposits at caisse point-of-sale terminals
- AccèsD Affaires[3]
- Virtual monthly statement (virtual cheques and other items returned or not)
- Charge per item deposit[4]
- Bank confirmation (AccèsD Affaires)

Transaction plan 35 $24.95[1]
- 35 automated transactions[5]
- Unlimited deposits at caisse point-of-sale terminals
- AccèsD Affaires[3]
- Virtual monthly statement (virtual cheques and other items returned or not)
- No charge on deposits up to: 15 items, $3,000 in bills and $100 in coin[4]
- 24-hour deposit
- Bank confirmation (AccèsD Affaires)

Transaction plan 55 $40.00[1]
- 55 automated transactions or at counter
- Unlimited deposits at Caisse point-of-sale terminals
- AccèsD Affaires[3]
- Virtual monthly statement (virtual cheques and other items returned or not)
- No charge on deposits up to: 40 items, $8,000 in bills and $100 in coin[4]
- 24-hour deposit
- Bank confirmation (AccèsD Affaires)

Transaction plan 75 $53.95[1]
- 75 automated transactions or at counter
- Unlimited deposits at Caisse point-of-sale terminals
- AccèsD Affaires[3]
- Virtual monthly statement (virtual cheques and other items returned or not)
- No charge on deposits up to: 40 items, $8,000 in bills and $200 in coin[4]
- 24-hour deposit
- Bank confirmation (AccèsD Affaires)

Transaction plan 100 $73.95[1]
- 100 automated transactions or at counter
- Unlimited deposits at Caisse point-of-sale terminals
- AccèsD Affaires[3]
- Virtual monthly statement (virtual cheques and other items returned or not)
- No charge on deposits up to: 70 items, $8,000 in bills and $200 in coin[4]
- 24-hour deposit
- Bank confirmation (AccèsD Affaires)

Transaction plan 300 $175.00[1]
- 300 automated transactions or at counter
- Unlimited deposits at Caisse point-of-sale terminals
- AccèsD Affaires[3]
- Virtual monthly statement (virtual cheques and other items returned or not)
- No charge on deposits up to: 100 items, $25,000 in bills and $250 in coin[4]
- 24-hour deposit
- Bank confirmation (AccèsD Affaires)

VISA Desjardins *Business* Freedom Solutions package[6]
- For $20 a month[2], you get the Business Freedom Solutions package, 20 automated transactions and the AccèsD Affaires.
- For $11.50 a month, add the Business Freedom Solutions option to your 35, 55, 75, 100 or 300 transaction plan.

Community Plan $2,95[7]

Exclusive offer for non-profit humanitarian organizations[8]
- 25 transactions:
  - 3 teller transactions
  - 22 automated transactions
  - Deposit type:
    50 instruments, $5,000 in bills, $500 in coins
- Online statement and free digital cheque images
- AccèsD Affaires online services
- Exemption from basic Round-the-Clock Deposit service charges
- Unlimited number of deposits at Caisse point-of-sale terminals
- If you maintain a balance of $25,000: transactions double to 50 (3 teller transactions and 47 automated transactions)
- 24-hour deposit

CUSTOMIZED FEE SCHEDULE

Do you make a large number of transactions and have savings or loan accounts?

Would a customized fee plan better suit your needs?

If so, a customized fee schedule may be right for you.

For more information regarding customized fee schedules, contact your account manager at your business location or regional office.

PER TRANSACTION FEES

REGULAR TRANSACTIONS

Transactions — Fees

CHEQUING ACCOUNT

Monthly management fee	$7.00
No management fees if the average monthly balance is $2,000 or more, or you subscribe to a transaction plan.	
Cheques	$1.25
Withdrawal	
• Counter	$1.25
• ATM	$1.10
• ATM outside Canada (Plus* network)	$3.00
Deposit[4]	
• Counter	$1.25
• ATM	$1.10
• Direct deposit	$1.00
• Mobile deposit	free
• Cash	
– bills	$2.25/$1,000
– unsorted bills	$2.50/$1,000
– coins	$2.25/$100
– item deposited	$0.22
Direct payment	$1.00
Bill payment	
• Counter (include withdrawal charges)	$2.25
• Counter, VISA** Desjardins credit card (include withdrawal charges)	$2.25
• ATM	$1.10
• AccèsD Affaires (Internet)	$1.00
• Personalized bill payment	$1.00
• Preauthorized payment	$1.00
Transfer	
• Counter	$1.25
• ATM	$1.25
• AccèsD Affaires (Internet)	$1.10
• Automated	$1.00
• Automated loan repayment	no fee

AUTOMATED SERVICES

AccèsD Affaires	
• Internet (monthly fee)[3]	$9.95
• Transactions	$1.00
• Government remittance	$2.00

ADDITIONAL SERVICES

Transactions — Fees

Currency supply[4]	
• Bills	**$0.40 (+ taxes)/100**
• Coin	**$0.15 (+ taxes)/roll**
Business ATM card	
– Replacement card	free
– Additional card (excessive replacements)	$5.00
Cheque retained for future cashing	$5.00
Cheque or preauthorized payment without sufficient funds	$45.00
Balance, charges, interest, transaction or other data confirmation	
• By telephone or at counter	no fee
• Written (standard form or personalized letter)	$35/hr
Stop payment	
• Counter	$13.00
• AccèsD Affaires	$12.00
• Partial information or series of cheques	$20.00
Safety deposit box	from $45 (+ taxes)/year
Search	
• Fee	$5/document
Account statement and passbook	
• Cheque not returned	
- Passbook	$2.00
- Paper statement	$3.30
- Online statement	no fee
• With paper cheque images	
- Paper statement	$5.50
- Online statement	$5.50
• With online cheque images	
- Paper statement	$5.50
- Online statement	$5.50[9]
Return of a cashed cheque	
• Fee	$5.00
• Telephone call	$5.00
Closing an account	
• Less than 90 days after opening	$20.00
• Requested by another institution	$20.00
Inactive folio after a written notice	
• After 1 year	$0.00
• 2 years or more	$50.00
Transfer	
• Transfer at member's request	$0.00
• Modification to automated transfer	$5.00
• Creation of an automatic transfert	$0.00