

Which account is wright for your business?

Wainwright Credit Union

Commercial & Agribusiness Chequing Account Packages

WRIGHT BUSINESS ACCOUNT

This basic chequing account is ideal for businesses/agribusinesses that typically have a low number of routine debit transactions per month. Debit transactions could be a cheque, ATM withdrawal, a Member Card or Global Payment purchase, or an automatic payment from your account. A “pay as you go” account, there is no monthly account fee, and you pay \$0.75 per debit transaction, but only for the services you use. Fees are capped at \$50 a month for these routine services.

WRIGHT BUSINESS PLUS ACCOUNT

This chequing account is designed for businesses/agribusinesses that have at least 33 debit transactions each month. The low monthly account fee of \$25 includes 50 routine debit transactions, and a charge of \$0.75 per transaction thereafter. There is no charge for paying bills in-branch, but the corresponding debit transaction is counted and will be charged for if your free transactions have all been used. Fees are capped at \$50 a month for these routine services.

If you maintain a minimum monthly balance of \$5,000 in your chequing account, we will waive the account fee.

WRIGHT BUSINESS ULTRA ACCOUNT

This chequing account is the best choice for businesses/agribusinesses having a high number of transactions each month. The monthly account fee of \$50 entitles you to unlimited routine debit transactions and free in-branch bill payments.

An added bonus is that there are no fees for the purchase of travelers cheques, money orders, drafts or certified cheques. Nor is there a fee to stop payment on any of your cheques.

If you maintain a balance of \$10,000 in your chequing account, we will waive the monthly account fee.

Wainwright Branch
780-842-3391

Chauvin Branch
780-858-3751

Edgerton Branch
780-755-4064

Hardisty Branch
780-888-2883

Hughenden Branch
780-856-6070

Irma Branch
780-754-4001

Consort Agency
403-577-2650

PlanWright Financial
780-842-1370

2009v2



photo by: Ashley Stone



**Wainwright
Credit Union**
It's the right choice.

Go to:
Business
Services

Link to:
Chequing
Accounts

effective:
June 22, 2009

www.wainwright-cu.com

Commercial and Agribusiness Accounts

Choose from three
WRIGHT accounts!



photo by:
Linda Sinclair

Commercial/Agribusiness Chequing Account Packages

	Wright Business	Wright Business Plus	Wright Business Ultra
Account Fee	N/A	\$25/month	\$50/month
Minimum monthly balance*	N/A	\$5,000	\$10,000
# of free debits	N/A	50	unlimited
Per item debit fee	\$0.75	\$0.75	N/A
Telephone & Internet banking inquiries	unlimited, no charge	unlimited, no charge	unlimited, no charge
Telephone & Internet banking bill payments & transfers	\$0.75 per debit item	\$0.75 per debit item if over 50 free	unlimited, no charge
Internet banking view images of cleared cheques	unlimited, no charge	unlimited, no charge	unlimited, no charge
Over-the-counter bill payments: in-branch bill payments/ATM bill payments	\$1.00 per bill	\$0.75 per debit item if over 50 free	unlimited, no charge
ATM withdrawals, any Canadian CU or ATB	\$0.75 per debit item	\$0.75 per debit item if over 50 free	unlimited, no charge
ATM withdrawals, other financial institutions	\$1.50	\$1.50	\$1.50
ATM withdrawals, international	\$3.00	\$3.00	\$3.00
Direct Payment/Point of Sale purchases	\$0.75 per debit item	\$0.75 per debit item if over 50 free	unlimited, no charge
Travelers cheques/money orders/drafts/certified cheques/stop payments	See Service Fee Brochure	See Service Fee Brochure	unlimited, no charge

*If your account balance remains at or above the minimum listed, you will not be charged the monthly fee for that month.

If you have at least \$6000 in your business or agribusiness membership common shares account, you are entitled to the Wright Business Ultra Package account at no charge

Debit transactions/debit items

Routine "debit items" or "debit transactions" referred to include:

- Cheques
- ATM withdrawals
- ATM transfers
- Purchases using your Member Card or Global Payment card
- Telephone banking bill payments & transfers
- Internet banking bill payments & transfers
- Automated Fund Transfers, i.e. automatic payments you have set up. They may be referred to as AFT's or EFT's (Electronic Fund Transfers).
- In-branch, over-the-counter withdrawals and bill payments
- Overdraft transfers



photo by:
Roberta Dennis