

Key Features

Less fees, more growth

Each Investment Account includes 4 free Standard Transactions so you can access it when you need without paying extra.

Unlimited Deposit Anywhere™

Deposit your cheques instantly with our Mobile Banking App without using any of your Standard Transactions.

Available in USD

The US Investment Account is available in US Funds, so you can better manage your exchange rate exposure.

YOUR BUSINESS

Have some questions?

We're always here to answer all of your questions and help you find the right account for your business.



Investment Accounts

Your money working for you.



Investment Accounts

Choosing the right Investment Account for you.

Investment Accounts are designed to complement a specific way of saving money. The Peak is best suited for those who want to grow their money fast and will not dip into it often.

All our Investment Accounts come with four free Standard Transactions per month.

Performing any one of the following transactions would be considered a Standard Transaction:

Standard Transactions[†]

Send Interac® e-Transfer
Request Interac® e-Transfer
In Store Purchase
Mobile Wallet Purchase
CU ATM Withdrawal or Deposit
CU ATM Transfer
In Branch Transfer
In Branch Cash Withdrawal or Deposit
Bill Payment
Interac® Flash
Online Bill Payment
Online Transfers
Telepay™ Transfer
Telepay™ Bill Payment

Unlimited Me-to-Me online transfers with every Investment Account.

Transfer funds between your Operating and Investment Accounts online as much as you like without using any of your included transactions.

Does your business deal in USD?

With the US Investment Account in US Funds, you can set aside money when the exchange rate is best, and then access it in branch when you need it.

	SHARE	PEAK	US	BUSINESS SAVINGS
Growth				
Rate	Dividends**	High Interest	N/A	Tiered
Paid	Annually**	Monthly	N/A	Monthly
Transactions				
Standard Transactions	4 Free \$2.00 /Additional	4 Free \$5.00 /Additional	4 Free \$2.00 /Additional	4 Free \$5.00 /Additional
Item Deposited	\$0.20/Cheque	\$0.20/Cheque	\$0.20/Cheque	\$0.20/Cheque
Cash Deposited (Notes)	\$2.25 per \$1,000 in Notes	\$2.25 per \$1,000 in Notes	\$2.25 per \$1,000 in Notes	\$2.25 per \$1,000 in Notes
Coin Deposited	\$2.25 per \$100 in Coin	\$2.25 per \$100 in Coin	\$2.25 per \$100 in Coin	\$2.25 per \$100 in Coin
Online Me-to-Me transfers	Unlimited	Unlimited	N/A	Unlimited
Deposit Anywhere™	Unlimited	Unlimited	N/A	Unlimited
Send Interac® e-Transfers	Included in Standard Transactions	Included in Standard Transactions	N/A	Included in Standard Transactions
Request Interac® e-Transfers	Included in Standard Transactions	Included in Standard Transactions	N/A	Included in Standard Transactions
Interac® ATM	\$3.50 /Withdrawal	\$6.50 /Withdrawal	N/A	\$6.50 /Withdrawal
International ATM*	\$6.00 /Withdrawal	\$9.00 /Withdrawal	N/A	\$9.00 /Withdrawal
Cross Border Debit††	\$3.00/Transaction	\$6.00/Transaction	N/A	\$6.00/Transaction
Additional Options				
Available in US Funds**	No	No	Yes	No
Record Keeping				
Online Statements	Free	Free	Free	Free

Visit us online for the most up to date rates on all our investment products.

**The actual dividend paid out, if any, will vary each year at the discretion of the Board of Directors and is in large part based on the financial performance of the credit union.

*Additional fees, such as any terminal convenience, currency conversion, or usage fees, may be charged by third parties and added as part of the transaction amount.

***Accounts in US Funds have restricted access and are not eligible to earn interest. Speak to a staff member in branch for complete details.

††Cross Border debits from an Investment Account may not be available at all participating merchants in the United States

†Certain transactions may not be available to certain accounts with Dual Signatures enabled.



**CREDIT
UNIONS**