

10 Branches Across Prince Edward Island



Alberton
902-853-4112
566 Main St,
Alberton, PE COB 1BO

O'Leary
902-859-2266
512 Main St,
O'Leary, PE COB 1VO

Charlottetown
902-892-4107
281 University Ave,
Charlottetown, PE C1A 4M3

Stella Maris
902-963-2543
7201 Main St,
North Rustico, PE COA 1X0

Évangéline
902-854-2595
37 Mill Rd,
Wellington, PE COB 2EO

Stratford
902-569-6900
10 Kinlock Rd,
Stratford, PE C1B 1R1

Malpeque Bay
902-836-3030
1 Commercial St,
Kensington, PE COB 1MO

Tignish
902-882-2303
284 Business Street,
Tignish, COB 2BO

Montague
902-838-3636
524 Main Street,
Montague, PE COA 1RO

Tyne Valley
902-831-2900
873 Canada Rd,
Tyne Valley, PE COB 2CO

Reach Out to Us



@ProvincialCU
provincialcu.com

Text: 1-855-728-2211

E-mail: support@pcu.ca

After hours online banking support

1-888-273-3488



Save on Monthly Fees

The monthly fee is waived if you maintain a minimum balance in your account during the month on all Operating Accounts, excluding the e-Select account.

Get Paid Faster

With Interac® e-Transfers for Business included as a Standard Transactions, you can request and receive payments instantly without the extra fees.

Unlimited Transactions

Operate worry free with unlimited Standard Transactions† on our e-Select and Signature Operating Accounts.

Switch your Account

Whether you're ramping up for the season or planning an expansion, avoid excess service charges by easily switching your Operating Account with a quick phone call.

Available in USD

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

Key Features



Operating Accounts

| Business accounts made for you.

Choosing the right Operating Account

Our selection of Operating Account Packages allows you to choose what is right for your business. From sporadic usage, to self-serve, to unlimited standard transactions, we have options that cover it all.

Items, Cash and Coin included in 3 packages

Cash, coins, and items (such as cheques) that are deposited are covered in 3 of our packages. Each deposit counts as a single standard transaction, and you will only incur charges if you deposit more than what is included in your package.

Operating a Non-Profit?

Registered non-profit organizations enjoy reduced fees on all account packages. Free up funds to make a greater impact while accessing all the same great account features.

Doing Business in US Dollars?

With the US Dollar Business 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.

Standard Transactions⁺

Cheques*
 CU ATM Deposits, Withdrawals & Transfers
 Deposit Anywhere™
 Direct Deposits
 In Branch Deposits, Withdrawal*, Transfer **,
 & Bill Payments***
 In Store Purchase
 Mobile Wallet Purchase
 Online Bill Payment
 Online Transfers
 Pre-Authorized Payments
 Send & Request Interac® e-Transfer

**see package for included deposit content*

E-SELECT

SELECT

STANDARD

SIGNATURE

USD

MONTHLY FEE

Regular Price	\$6.00 Month	\$7.00 Month	\$25.00 Month	\$80.00 Month	-
Non-Profit Price	\$3.00 Month	\$3.50 Month	\$12.50 Month	\$35.00 Month	-
Monthly fee waived when a minimum balance is maintained for the entire month	-	\$6,000	\$20,000	\$65,000	-

INCLUDED TRANSACTIONS

Standard Transactions**	Unlimited electronic transactions	10 Transactions	40 Transactions	Unlimited	4 Free \$2.00 Additional
Number of Items Deposited (Cheques)	-	10	40	200	\$0.20 Cheque
Cash Deposited (Notes)	-	Up to \$2,000 Month	Up to \$5,000 Month	Up to \$20,000 Month	\$2.25 per \$1,000
Cash Deposited (Coins)	-	Up to \$200 Month	Up to \$500 Month	Up to \$2,000 Month	\$2.25 per \$100
Deposit Anywhere™	Unlimited	Unlimited	Unlimited	Unlimited	-
Point of Sale Deposits	Unlimited	Available	Available	Unlimited	-
Online Me-to-Me Transfers	Unlimited	Unlimited	Unlimited	Unlimited	-
Interac® e-Transfers	Unlimited	Included in Standard Transactions (10)	Included in Standard Transactions (40)	Unlimited	-

ADDITIONAL TRANSACTIONS

Standard Transactions**	\$5.00 Transaction	\$1.25 Transaction	\$1.25 Transaction	Free	-
Items Deposited (Cheques)	\$0.20 Cheque	\$0.20 Cheque	\$0.20 Cheque	\$0.20 Cheque	-
Cash Deposited (Notes)	\$5.00 per \$1,000	\$2.25 per \$1,000	\$2.25 per \$1,000	\$2.25 per \$1,000	-
Cash Deposited (Coin)	\$5.00 per \$100	\$2.25 per \$100	\$2.25 per \$100	\$2.25 per \$100	-
Cross Border Debit	\$1.50 Transaction	\$1.50 Transaction	\$1.50 Transaction	\$1.50 Transaction	-
Interac® ATM	\$1.50 Withdrawal	\$1.50 Withdrawal	\$1.50 Withdrawal	\$1.50 Withdrawal	-
International ATM**	\$4.00 Withdrawal	\$4.00 Withdrawal	\$4.00 Withdrawal	\$4.00 Withdrawal	-
Non-encoded Cheques	\$10.00 Cheque	\$5.00 Cheque	\$5.00 Cheque	\$5.00 Cheque	-
Overdraft Fee	\$5.00 Item	\$5.00 Item	\$5.00 Item	\$5.00 Item	-

RECORD KEEPING

Online Statements with Cheque Images	Free	Free	Free	Free	Free
Paper Statements with Cheque Images	-	\$3.00 Month	\$3.00 Month	\$3.00 Month	-

Operating Accounts

All accounts and fees are subject to an annual review and may be higher than posted in certain situations.

*For each cheque we honour where the account is overdrawn, and/or over their approved line of credit, there is a \$5 per item charge plus 21% interest charge while the account remains overdrawn.

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

***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.

****These are in-branch transactions and are not considered standard transactions for the e-Select account.

Unlimited refers to use of the account that is reasonable of the average consumer for business daily use only. Any usage which is deemed to exceed what is reasonable business daily use will be reviewed and may be subject to additional fees.

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CREDIT UNION