

Guide to your new statement for business banking accounts



We recently upgraded our banking system and made some changes and enhancements to how your account information is displayed on statements. We'll guide you through the key changes in this pamphlet.

We encourage you to visit **support.vancity.com**. You'll find up-to-date Popular Topics about the upgrade and searchable information about accounts and statements. We suggest you check out the topic "Online Account Summary" if you use online banking. Of course, if you need additional assistance, don't hesitate to contact us.

The six key changes are:

1. Relationship number (#)

My relationship number(s) 78945612 22128228

We assigned a unique Relationship # for groups of business Accounts which may include Daily Banking accounts, Investment accounts and Borrowing accounts. Typically, the Relationship # is a variation of your former Branch & Account # combination. You'll need this Relationship # to do member-to-member transfers and to redeem My Visa* Rewards Plus points.

2. Shares

SHARES

Your **Class B Membership Shares accounts** ('Membership Shares') appear on the statement under a unique Relationship #. The Relationship # was assigned randomly. Dividends will be paid into the Membership Shares account. If you had multiple Membership Shares accounts before the upgrade, they'll be consolidated into the oldest Membership Shares account.

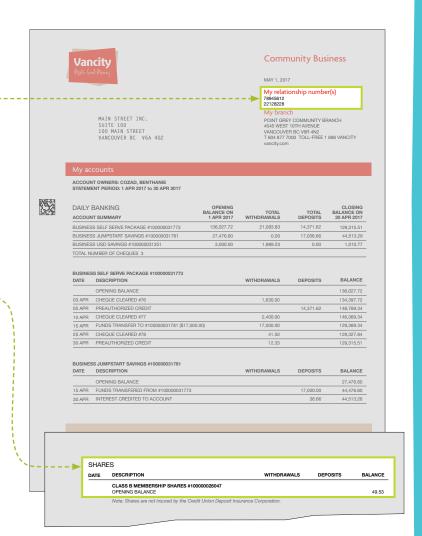
Sole proprietorship business account: We transferred the Membership Shares from your business account to your personal Membership Shares account. If you didn't have a personal Membership Shares account, we created one for you.

3. eStatements

We launched eStatements in online banking and Online Business Plus to enhance privacy and convenience. The eStatement looks the same as a paper statement and is downloadable. Now you can 'Go Paperless' and opt out of paper statements altogether.

Through **online banking**: in the Account Summary screen, select 'Account Services' and 'Change Statement Options.'

Online Business Plus users: contact your branch to opt out of paper statements.



4. Some product names have changed

Self-Service Account Packag	ge Business Self Serve Package
Full-Service Account Packag	e Business Full Serve Package
Independent Business	→ Independent Business Account
Community Service Accoun	nt Community Service Package
Business Jumpstart™ High Interest Savings Accou	→ Business Jumpstart™ Savings nt
Prime Acct-Int Prorated	→ Business Prime Pro
Prime Acct-All Int to Key Account	→ Business Prime Main
Prime Acct-Int Prorated Plus Gov	→ Business Prime Pool

5. Financial Account number

#100000031773 financial Account number -----

The financial Account # is a unique 12-digit number identifying the business products you hold within a Relationship. Some instances where you'll use this Account # are: to set up pre-authorized payments, to reorder and endorse cheques, to redeem my Visa Rewards Plus points for financial products, etc.

Community Business MAIN STREET INC. SUITE 100 100 MAIN STREET VANCOUVER BC V6A 4G2 ACCOUNT OWNERS: COZAD, BENTHANIE STATEMENT PERIOD: 1 APR 2017 to 30 APR 2017 BUSINESS SELF SERVE PACKAGE #100000031773

6. Business account fee schedule

Independent Business Account

- Maintain a minimum balance of \$1,500.00 for every day of a calendar month to waive the \$6 monthly fee. (Previously the minimum monthly balance to waive the monthly fee was \$1,500.01.)
- Free transactions continue to be earned for every \$500 of minimum monthly balance. Free transactions are now the first transactions conducted in the month. (Previously free transactions were applied after calculating the average transaction fee for all transactions in the month.)

Business USD Chequing

 Maintain a minimum balance of \$1,500.00 for every day of a calendar month to waive the \$3.00 USD monthly fee. (Previously the minimum monthly balance to waive the monthly fee was \$1,500.01.)

Prime Accounts

• The Prime Account monthly fee is moving from the first of the month to the end of the month.

Details in the Business Service Charge Bulletin.



Note: The statement enclosed shows the transactions we processed after the banking system upgrade, which started on November 9, 2016, until month-end. Some statement items may appear out of date order.

Earlier this month we sent you a Special Statement of Accounts which shows the transactions processed on your business banking account before the banking system upgrade – for the period November 1 to 9, 2016.



Any questions?

Visit **support.vancity.com** or your community branch.

Metro Vancouver: 604.877.7000 Greater Victoria: 250.519.7000 Toll-free: 1.888.826.2489

Your Community Business Account Manager is also available to answer your questions and provide advice.



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in online banking.