

Online Automated Funds Transfer

Online Automated Funds Transfer system is a secure method of creating pre-authorized debits and direct deposit transactions with employees, customers, suppliers and accounts at other Credit Unions and financial institutions across Canada.

Commonly processed transactions are:

- Payroll
- Accounts payable
- Accounts receivable
- Rent payments
- Membership fees
- Charitable donations

Online Banking

MemberDirect® and MemberDirect® Business

MemberDirect® allows you to access your accounts online 24 hours a day. With MemberDirect® you can:

- acquire balances and transaction information
- pay bills and transfer money
- view or print your account statements and cheque images

MemberDirect® Business is a full-service online banking application for small and medium-sized organizations, with enhanced cash management and account access features. In addition to all of the functionality offered by MemberDirect®, MemberDirect® Business allows for:

- Multiple user access with individual limits and permissions, including dual signatures for bill payments and transfers
- Canada Revenue Agency remittances
- Audit trails
- Account sweeping
- Single view of all related memberships
- Productivity tools including account groupings and transaction templates

MemberDirect® and MemberDirect® Business access is provided free of charge with your account. Effectively manage your organization accounts - anytime, anywhere.

OMISTA Credit Union branch locations

Moncton

151 Cornhill Street @ St. George
(506) 857-3222

1192 Mountain Road*
(506) 858-7206

Fredericton

494 Queen Street*
(506) 458-8844

Oromocto

2 Gateway Drive
(506) 357-0125

** Business Banking Department location*

focused on our community



www.OMISTA.com

www.facebook.com/OMISTACU

focused on our community

Not-for-profit
Chequing & Savings Accounts
at **OMISTA** Credit Union



Not-for-profit Chequing & Savings Accounts

At OMISTA Credit Union, we know your community organization needs are unique and ever-changing, and our focused approach means we go beyond formulas and ratios to understand the human side of banking. We're focused on your success, because your success equals our success. It's simply a better approach.

OMISTA Credit Union and our partners offer a wide range of specialized services customized to your individual banking needs:

- Chequing and savings accounts
- Investment accounts and financial planning
- Insurance services
- ATM and online banking access
- Point-of-sale merchant services
- Payroll services
- Foreign exchange services
- Wire transfers
- Night deposits
- Business MasterCard®
- Operating lines of credit
- Term loans and mortgages
- Letters of credit
- Leasing

Contact an OMISTA financial expert today to see how our focused approach can make your life a little less complicated. No obligations and no strings – just sound advice.

Savings Accounts and Investments

Our Community Savings Account

Maximize interest on your organization savings with OMISTA's Our Community Savings account. The tiered interest structure maximizes interest as your savings grow. The higher your account balance, the higher the rate of return on your money.

- No minimum balance required
- Interest calculated daily on closing balance and paid monthly

Visit www.OMISTA.com for current interest rates.

Term Deposits and Guaranteed Investment Certificates (GICs)

Whether you want to maximize the earning potential on short term funds or invest for a longer period, we offer investment products with terms ranging from thirty days to five years, and a guarantee of your future interest.

Investment Savings Account

The rate of return on the Investment Savings Account has historically outperformed OMISTA's other savings accounts. The interest rate is based on OMISTA's performance throughout the year, allowing your organization to share in your Credit Union's profits.

- No minimum balance required
- Interest calculated on your minimum monthly balance and paid annually

Our Community \$3.95 per month

- Includes unlimited everyday banking transactions
- Unlimited MemberDirect® online banking inquiries and transfers
- Unlimited cash, coin and cheques on deposit †
- Free e-statement and cheque images
- Monthly package fee waived with minimum monthly balance of \$5,000

Standard Pricing††

Everyday banking transactions

\$0.90 each

- In-branch withdrawals, deposits and transfers
- Over-the-counter bill payments
- Cheques written
- ATM deposits
- Night deposits
- Debit card purchases (includes cross-border)
- GLOBAL PAYMENT™ MasterCard® purchases
- Pre-authorized payments
- MemberDirect® online banking bill payments
- TeleService® telephone banking inquiries, payments and transfers

Miscellaneous

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|---|-------------|
| · ATM withdrawals - Interac | \$1.50 |
| · ATM withdrawals - Plus (international) | \$3.00 |
| · AFT - initial setup (includes up to 10 AFTs) | \$25.00 |
| - New AFT | \$5.00 |
| - Changes to existing AFT | \$2.50 |
| · Bank confirmation/Credit verification | \$20.00 |
| · Cash orders per \$1,000 | \$1.00 |
| · Cash and cheques deposited | Free |
| · Certified cheque | |
| - OMISTA member | \$10.00 |
| - Non Member | \$25.00 |
| · Charge back | \$15.00 |
| · Close account within one year | \$25.00 |
| · Coin deposited | Free†† |
| · Coin orders per roll | \$0.10 |
| · Debit card replacement | \$10.00 |
| (one free every 12 months) | |
| · Draft - Canadian dollar | \$6.00 |
| - US dollar | \$10.00 |
| · Interac® E-mail money transfers (dependent upon online banking option in place) | \$1.50 |
| · Interac® E-mail money transfer stop payment | \$5.00 |
| · Interim account statement | \$2.00 |
| · Interest letter | \$20.00 |
| · Loan, LOC or mortgage late payment | \$45.00 |
| · Money order - Canadian dollar | \$6.00 |
| · Non-sufficient funds cheque or pre-authorized payment | \$45.00 |
| · Process cheque not properly encoded | \$15.00 |
| · Search charges (\$30 hourly) | \$30.00 min |
| · Signing officer changes (one free every 12 months) | \$25.00 |
| · Stop payment - full details | \$13.00 |
| - without full details | \$20.00 |
| · Third party credit check | \$20.00 |
| · Transfer (by OMISTA) to cover overdrawn account | |
| - automatic | \$2.00 |
| - manual | \$5.00 |
| · Wire transfer | Fees vary |

focused on our community



†Excessive coin and cash deposits may be subject to additional charges. ††Other fees not listed in this pamphlet may apply. Prices in effect September 1, 2015. Pricing subject to change without notice.