

SCU Business Financial Services



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This booklet contains the information you'll want to know when you become an SCU business member. Any other questions, just call us.

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We put better business tools in the palm of your hand.

SCU has a deep appreciation of what it takes to run a company: the work that's involved, the dedication that's required, and the risks that need to be taken.

For over 70 years we've provided the tools and services, working as financial partners and trusted friends to help our members grow their businesses, and reach their goals.



Our credo is simple: Be there when needed, and always offer the best solutions.

The business Account Managers at SCU help assess the needs of your business – large or small – and then work with you to help reach your financial and business goals. Our wide range of business products ensure we offer solutions that work, while our dedication ensures we're there when we're called.

Commercial Lending

SCU finances commercial operations and property in a vast array of industries. We provide loans for retail endeavours to manufacturing operations and every business venture in between. We also provide commercial mortgages ranging from industrial to retail and from multi-unit residential to life lease properties. Approvals of all loans and mortgages are made right here in Manitoba.

Assets generally accepted as collateral include accounts receivable, inventories, equipment and real estate.

:: Commercial Mortgages

Highly competitive rates and a wide range of options and terms make SCU one of the best places to obtain a commercial mortgage. Loans are tailored to the individual company's needs and come with flexible payback options that keep your best interest in mind.

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:: Commercial Term Loans

Our rates and terms give you the flexibility to grow your business. Whether it's to finance expansion or to purchase new equipment, SCU works with you and your business to ensure that everyone wins.

:: Commercial Line of Credit

A line of credit is ideal for short-term borrowing and overdraft protection. Your SCU business line of credit can even be linked directly to your company chequing account. When the chequing balance falls below zero, any additional withdrawals are taken from the line of credit. Subsequent deposits pay off the line of credit until the balance is back above zero. SCU also offers Equity Link Lines. Ask us for details.

An SCU Commercial Line of Credit includes:

- Unbeatable convenience – apply once, then re-use your line of credit whenever you need to
- Only pay for what is used, as interest is calculated on the daily outstanding balance and charged at month-end
- Positive balances earn interest at the regular chequing rate

:: Commercial Letters of Credit

Should another company require a guarantee of your account, we can supply a letter of credit, available by application with our loans department.

:: Small Business Lending

SCU understands small business. After all, that's how we started out too. We recognize that sometimes you need a helping hand. That's why we help small businesses – new and established – in all sectors.

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Our team of small business experts works with owner operators, proprietors and self employed business operators to help them realize their business goals and financial dreams.

SCU is willing and able to offer your business the kind of support you'd expect from Manitoba's largest credit union. All our commercial products are suitable to your business needs, and we offer lending services specifically tailored to small business.

To find out if you qualify for flexible small business loans at our very competitive rates, speak to one of our small business lenders.

Entrepreneurial Assistance Programs

SCU is proud to partner with federal and provincial governments in a variety of loan guarantee programs. Each is designed to help our qualifying business members with business start up or expansion costs. We participate in both the Rural Entrepreneurial Assistance Program, and the Canadian Small Business Financing Program, and we're actively involved with the Economic Development Corporation which promotes international trade. See us for details.

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Commercial Chequing

SCU offers low-cost commercial chequing accounts with the flexibility to meet the needs of how you do business.

Chequing Account Features:

- All chequing accounts are interest bearing
- No minimum monthly balance required
- Significantly lower fees than most other financial institutions
- Choice of commercial chequing packages or payment per transaction
- Seamless integration with your commercial line of credit
- Special deposit arrangements available – see us for details
- Dedicated teller stations for commercial accounts
- Night deposit services 24 hr drive through ATM
- Available U.S. currency chequing

Chequing Accounts

:: Standard Pack

- All regular fees apply
- One free cheque or debit with a \$500 minimum monthly balance

:: Quality Pack

- 35 free cheques, debits or transfers
- Free Interac Direct Payments or Manitoba CU ATM debits
- Free ATM transfers, CUbyPhone and MemberDirect™ bill payments, pre-authorized external debits
- Discount on safety deposit box rental

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:: Premium Pack

- 70 free cheques, debits, or transfers
- Free Interac Direct Payments or Manitoba CU ATM debits
- Free ATM transfers, CUbyPhone and MemberDirect™ bill payments, pre-authorized external debits
- Discount on safety deposit box rental

:: Premium Pack II

- 150 free cheques, debits, or transfers
- Free Interac Direct Payments or Manitoba CU ATM debits
- Free ATM transfers, CUbyPhone and MemberDirect™ bill payments, pre-authorized external debits
- Discount on safety deposit box rental

Cheque Imaging

Statements for each month will be produced monthly and returned with cheque images. Cheque images can also be received on CDs at an additional cost. Images of the backs of cheques can be received at no extra cost.



Commercial Savings Accounts

SCU offers a range of commercial savings accounts that offer daily, monthly or annual savings. All offer excellent rates of return. No minimum monthly balance is required and all deposits guaranteed 100% by the Deposit Guarantee Corporation of Manitoba.

Interest is calculated on the minimum monthly balance on deposits made on the first day of each month*, and is paid on December 31.

*Some restrictions apply.

:: Regular Commercial Savings Account

Our best interest rate makes this an ideal savings account for commercial members.

- Features excellent flexibility
- Competitive variable rate
- One free debit or transfer per month
- Interest is calculated on the minimum monthly balance and paid on December 31
- Tiered rates for larger deposits start at \$100,000. Interest on entire balance is paid at the tiered rate
- No minimum monthly balance required

:: Monthly Commercial Savings Account

Interest is calculated on the minimum monthly balance and is paid monthly.

:: Plan 24 Commercial Savings Account

Interest is calculated on the minimum daily balance and paid on the last day of the month. The first withdrawal, transfer, cheque or debit is free.



Term Deposits

SCU offers a variety of term deposit accounts.

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- 1 – 5 year terms
- Minimum deposit of \$500
- Interest compounded or paid annually
- Deposits guaranteed 100% by the Deposit Guarantee Corporation of Manitoba

:: U.S. Term Deposits

- Terms of 30, 60, 90 days or one year
- Minimum deposit of \$5,000
- Reinvestment option
- Interest is paid on the last day of the term
- Deposits guaranteed 100% by the Deposit Guarantee Corporation of Manitoba



MasterCard®

:: Credit Union MasterCard

Every Credit Union MasterCard includes global acceptance at millions of locations, emergency cards and cash, and lost or stolen card assistance. Other options include extended warranty and out-of-country medical insurance.

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Business MasterCard

- **Separate card for each employee with different credit limits**
- **Statements sent directly to each cardholder with duplicate to business, allowing repayment options**
- **Common carrier travel accident insurance**
- **Unlimited cardholders per account**
- **Separate credit limits for corporations**
- **Master RoadAssist**
- **Low annual fee**

In addition to the Business MasterCard, SCU offers a range of cards each offering specific benefits. MasterCard options include: Low Fee MasterCard, Low Rate MasterCard, No Fee MasterCard, Gold MasterCard, Low Fee Gold MasterCard, and the Platinum Class MasterCard.

Electronic Business Services

In today's fast-paced, wired world, business owners can use technology to their advantage for all their banking needs. SCU offers a full range of electronic services to help make running your business as smooth and as efficient as possible.

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SCU Merchant Services at Point-of-Sale

As technology continues to improve, consumers are using cash and cheques less often, preferring electronic means to purchase goods and services. For businesses, this reduces the need to handle large volumes of cash, improves cash flow, and reduces the likelihood of NSF transactions.

SCU's Merchant MasterCard® program provides point-of-sale terminals that will accept MasterCard, Visa and most other major cards. Merchants maintain one primary deposit account for all cards accepted.

CAFT

:: CAFT – Customer Automated Funds Transfer

CAFT is an online service for businesses wanting to create and deliver pre-authorized debits and direct deposit transactions. With CAFT, you can perform transactions with employees, customers, suppliers and accounts at other credit unions and financial institutions across Canada.

CAFT lets your business avoid the printing or receipt of cheques by automatically transferring funds from one account to another at any pre-determined date for a constant or changing amount.

14 CAFT is fast, user-friendly and cost-effective. It's designed for maximum convenience with many value-added features. It's safe and secure and is compatible with many accounting software packages. It leaves an audit trail and comes complete with online help. Financial limits are set by file or transaction, and it can handle multiple date frequencies for your convenience. CAFT has automatic due date calculation and release, flexible search criteria, can handle mass changes and updates, delivers email acknowledgment and has complete history viewing.

And all of this is easy to set up! Just speak with an SCU Member Services Representative or an Account Manager.

CAFT can be used for both direct deposit transactions and pre-authorized debits. The transfer of funds will take place automatically on a pre-determined date. The following automated transfers are commonly processed using CAFT:

- **Payroll**
- **Accounts payable**
- **Accounts receivable**
- **Rent payments**
- **Membership fees**
- **Charitable donations**
- **Any regular receipt of funds**

Originating pre-authorized debits and direct deposit transactions have never been easier. By using our new on-line CAFT service, you can create transactions anywhere, anytime.

Secure – CAFT makes use of several layers of robust security technology, e.g.: fire walls, 128 bit encryption and password security.

Costs – A wide variety of packages based on transactions per month (1 to 500+) is available. Please see us for all pricing details.

MemberDirect™

Business members can make bill payments right from their computer at work, at home, or at an SCU kiosk with MemberDirect™.

Pay for Hydro, Gas, Phone, Cable, MasterCard® and more with a few keystrokes and clicks of a mouse. It's that easy.

Once set up and logged on to the MemberDirect™ site, all it takes is three easy steps. You save time and money, and we're proud to help you do both.

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CUbyPhone

An automated, interactive bill payment and banking service you can access 24 hours a day from wherever you are. All you need is a touch-tone phone and a Personal Access Code.

Visit us at www.scu.mb.ca to find out all the details and set up your account, or ask for our Internet & Tele-banking brochure.

Group RRSPs

Credential[®] Asset Management Inc., at SCU offers comprehensive group savings plans designed for employees and other groups (30+). Credential is the national wealth management provider founded by the Canadian credit union system. Contributions can be made through pre-tax deductions, through voluntary contributions, or transfer of existing RRSP funds to the plan.

A variety of investment options are available including pooled funds and mutual funds from companies such as MacKenzie, AIM/Trimark, and Franklin Templeton Investments.

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Mutual funds are offered through Credential Asset Management Inc. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Unless otherwise stated, mutual fund securities and cash balances are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer that insures deposits in credit unions. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

Insurance

SCU offers commercial insurance products to our business members. Our rates are competitive with most other independent suppliers and can cover everything from mortgages to bridge financing.

Loan Insurance – Building a business will at one time or another involve borrowing money, a commitment that requires monthly payments. Protect yourself and your business with loan insurance. It's an easy and affordable way to give you that extra peace of mind.

General Insurance – Whether your business is new or established, SCU has insurance options you can count on. Ask us how we can help.



Additional Business Services

SCU offers many additional services to our business members.

- **Point of sale machine rental and support**
- **Competitive exchange rates on U.S. currency transactions**
- **Coin wrapping service**
- **Pre-authorized transfers**
- **Cheque imaging**
- **Stop payments**
- **Hold funds**
- **Wires (many currencies)**
- **Money orders**
- **Certified cheques**
- **Canadian, U.S. and foreign drafts**
- **Foreign currency**
- **Travel insurance**
- **Travelers cheques**
- **Canada Savings Bonds**
- **Power of attorney**
- **Commissioner for Oaths**

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Call or visit us today to find out how SCU's exceptional service and care can help manage and grow your business now, and for years to come.



Where to find us:

Steinbach

305 Main Street
Steinbach, MB R5G 1B1
P: 326.3495
TF: 1 800 728.6440

Steinbach Drive Thru

ATM Location:

- Clearspring Mall

Winnipeg

Linden Ridge Branch

2100 McGillivray Blvd
Winnipeg, MB R3Y 1X2
P: 222.2100
TF: 1 800 728.6440

Lagimodiere Branch

1575 Lagimodiere Blvd
Winnipeg, MB R3W 0B9
P: 661.1575
TF: 1 800 728.6440

Winnipeg Drive Thru

ATM Locations:

- 2100 McGillivray Blvd
- 1575 Lagimodiere Blvd
- 1665 Henderson Hwy
at Gilmore Avenue
- 997 St. Mary's Road

scu.mb.ca

Steinbach Credit Union
Stronger together.