

Commercial and Agribusiness Accounts



Commercial/Agribusiness Chequing Account Packages			
	Wright Business	Wright Business Plus	Wright Business Ultra
Account Fee	\$4/month	\$25/month	\$60/month
# of free debits	N/A	50	unlimited
Per item debit fee	\$0.85	\$0.85	N/A
Telephone & Internet banking inquiries	unlimited, no charge	unlimited, no charge	unlimited, no charge
Telephone & Internet banking bill payments & transfers	\$0.85 per debit item	\$0.85 per debit item if over 50 free	unlimited, no charge
Internet banking view images of cleared cheques	unlimited, no charge	unlimited, no charge	unlimited, no charge
Over-the-counter bill payments: in-branch bill payments/ATM bill payments	\$1.40 per bill plus \$0.85	\$0.85 per debit item if over 50 free	unlimited, no charge
ATM withdrawals, any Canadian credit union	\$0.85 per debit item	\$0.85 per debit item if over 50 free	unlimited, no charge
ATM withdrawals, other financial institutions	\$1.50	\$1.50	\$1.50
ATM withdrawals, international	\$3.00	\$3.00	\$3.00
Direct Payment/Point of Sale purchases	\$0.85 per debit item	\$0.85 per debit item if over 50 free	unlimited, no charge
Travelers cheques/money orders/drafts/certified cheques/stop payments	See Service Fee Brochure	See Service Fee Brochure	unlimited, no charge

Choose from three WRIGHT accounts!

Debit transactions/debit items

Routine “debit items” or “debit transactions” referred to include:

- Cheques
- ATM withdrawals
- ATM transfers
- Purchases using your Member Card or Global Payment card
- Telephone banking bill payments & transfers
- Internet banking bill payments & transfers
- Automated Fund Transfers, i.e. automatic payments you have set up. They may be referred to as AFT’s or EFT’s (Electronic Fund Transfers).
- In-branch, over-the-counter withdrawals and bill payments
- Overdraft transfers



photo by Shelley MacKay

Which account is wright for your business?

Wainwright Credit Union

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WRIGHT BUSINESS ACCOUNT

This basic chequing account is ideal for businesses/agribusinesses that typically have a low number of routine debit transactions per month. Debit transactions could be a cheque, ATM withdrawal, a Member Card or Global Payment purchase, or an automatic payment from your account. A "pay as you go" account, there is a \$4 monthly account fee, and you pay \$0.85 per debit transaction, but only for the services you use.

WRIGHT BUSINESS PLUS ACCOUNT

This chequing account is designed for businesses/agribusinesses that have at least 30 debit transactions each month. The low monthly account fee of \$25 includes 50 routine debit transactions, and a charge of \$0.85 per transaction thereafter. There is no charge for paying bills in-branch, but the corresponding debit transaction is counted and will be charged for if your free transactions have all been used.

WRIGHT BUSINESS ULTRA ACCOUNT

This chequing account is the best choice for businesses/agribusinesses having a high number of transactions each month. The monthly account fee of \$60 entitles you to unlimited routine debit transactions and free in-branch bill payments.

An added bonus is that there are no fees for the purchase of travelers cheques, money orders, drafts or certified cheques. Nor is there a fee to stop payment on any of your cheques.

Wainwright Branch
780-842-3391

Chauvin Branch
780-858-3751

Edgerton Branch
780-755-4064

Hardisty Branch
780-888-2883

Hughenden Branch
780-856-6070

Irma Branch
780-754-4001

Consort Agency
403-577-3949

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www.wainwright-cu.com

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photo by: Vicki Shaban

effective:
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