

Meridian Small Business Accounts and Services

	Small Business Chequing					Business Advantage Savings		US Dollar
	Small Business Chequing	eProsper Chequing	Prosper Chequing	Prosper Plus Chequing		Business Advantage Savings	Business Advantage Plus	US Dollar Account ¹
Monthly Fee	\$5.00	\$9.00	\$25.00	\$30.00	-	-	-	\$5.00
				Business Account	Personal Account			
Self-Serve ²	\$0.85	Unlimited	Unlimited	Unlimited	Unlimited	\$5.00	-	-
Personal service ³	\$0.85	\$0.85	Unlimited	Unlimited	Unlimited	\$5.00	-	\$0.85
Cheques	\$0.85	\$0.85	Unlimited	Unlimited	Unlimited	-	-	\$0.85
Deposits ⁴	\$0.85	Unlimited	Unlimited	Unlimited	Unlimited	\$0.85	-	\$0.85
Transfers ⁵	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Free transactions	6 included, plus 1 free cheque with every \$500 MMB ⁴	5 personal service	-	-	- 4 Interac ABM transactions ⁷ -Certified cheques -Basic cheque order -Official cheques -Traveller's cheques	-	-	-
MMB to waive monthly fee	-	\$5,000	\$25,000	\$25,000	-	\$100,000	-	-
Coverdraft	\$2.00	\$2.00	\$2.00	\$2.00	-	-	-	-

Interest

Monthly interest	n/a	n/a	n/a	n/a	n/a	Flat Rate	Flat Rate	Tiered
MMB Required	-	-	-	-	-	\$5,000	\$0	-
Interest calculation	-	-	-	-	-	Closing daily balance, paid monthly	Closing daily balance, paid monthly	Closing daily balance, paid monthly

Record keeping

Monthly Paper Statements	Yes	\$1.00	Yes	Yes	\$2.00	Quarterly	Online only	Yes
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¹US Dollar Account fees are charged in USD currency

²Self-Serve transactions – includes bill payments via: Online Banking, Telephone Banking and ABMs. Interac® Direct Payment purchase, pre-authorized debits and ABM withdrawals.

³Personal service transactions – include all in-branch withdrawals and transfers.

⁴Deposits - Includes deposits made in-branch, at a Meridian ABM, and via pre-authorized credit. Deposit content and/or cash and coin limits may apply.

⁵Transfers - funds transferred between Meridian accounts completed via ABM, Online Banking or Telephone Banking.

⁶MMB = Minimum Monthly Balance

⁷Up to 4 Interac® ABM transactions fees rebated at month-end when minimum monthly balance is \$1,000.



Other Account Services and Associated Fees

Online and ABM

Interac® eTransfers	\$1.25
Interac® ABM Transactions*	\$1.50
Cirrus (US)*	\$3.00
Cirrus (International)*	\$5.00

Cheque and Payment Processing

Official Cheque	\$6.50
Foreign Currency Cheque	\$15.00
Certified Cheque	\$10.00
Charge Back	\$5.00
Cheque sent on collection	\$20.00
Non-sufficient funds (NSF)	
-NSF (Canadian)	\$45.00
-NSF (US funds)	\$45.00 US
Honoured NSF	\$5.00 + overdraft interest
-Late loan payment	\$30.00
Stop Payment	
-With complete details	\$12.00
-With partial details	\$15.00
Overdraft Interest Rate	21% par annum**

Additional Transactions

Cash & Coin	\$2.25 per \$1,000
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Inclusions

-eProsper Chequing	\$1000 in free cash & coin deposits
-Prosper Chequing	\$3000 in free cash & coin deposits
-Prosper Plus Chequing	\$3000 in free cash & coin deposits
-Community Accounts	\$1000 in free cash & coin deposits

Record Keeping and Searches

Audit/Bank confirmations	\$22.60 (incl. HST)
Credit rating to other FI	\$11.30 (incl. HST)
Search of bank records	\$30/hour (min. \$15)

Wire Transfers

Incoming Wires (CAD & Foreign)	\$10.00
Outgoing Wires (CAD, USD & Foreign)	
-Under \$20,000	\$20.00
-\$20,001-\$50,000	\$50.00
-\$50,001-\$100,000	\$80.00
-\$100,000+	\$100.00

Night Deposit Service

Night Deposit Bag	\$45.00 + HST (\$30 for each additional bag)
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*Surcharge may be applied by other financial institutions.

**Interest payable on overdrawn balances is calculated daily on the daily closing overdrawn balance at 21% per annum charged monthly.

