



We don't see a small business,  
we see big possibilities.  
We see banking differently.

At Vision, we know that local businesses are the economic engines of the communities where we operate. That's why we make it our business to support your business with solutions that make being a business owner a little easier.



Anick Falher,  
Vision Senior Loan Officer

## Business banking services

Everything you need to keep business running smoothly.

### Small Business

Our powerful online business banking upgrade gives you several time-saving features in one convenient package. Consolidate your personal and business accounts, authorize users to view or initiate transactions and automate dual signature approvals.

### First Data Point of Sale (POS) terminals

An efficient, secure economical way to authorize credit and debit card sales. Vision offers point of sale terminals to qualifying businesses.



### Night depository

Deposit day or night, seven days a week in a controlled access depository. Available at most branches.

### Customer Automated Funds Transfer (CAFT)

Credit or debit your customers' accounts at any Canadian financial institution through the automated transfer system between financial institutions. **Features include:**

- robust security technology
- automatic due date calculation and release
- history viewing
- online editing

### Business Cheque Essentials® kit

Save 30% on a Davis & Henderson business package. Receive 200 single-page cheques, cheque binder, endorsement stamp and a deposit book and cover. The deposit book and cover and stamp are personalized with your business name and account information.



## Lending solutions

Your business is one of a kind. **We get that.** That's why our lending specialists take the time to learn about your operation and find the right financial tools to help you on your road to success.

### Commercial mortgages

At Vision, we know our communities. Our flexible commercial mortgages are available for

- new construction
- land development
- leasehold improvement

### Fixed rate operating and term loans

Vision offers fixed rate loans with repayment terms tailored to your business. These loans help protect your business against interest rate fluctuations and allow for sound, long term financial planning.

### Operating and business equipment lines of credit

Purchase equipment or inventory, improve liquidity or meet short-term cash requirements with a flexible, easy-to-access revolving line of credit. Borrow just what you need and pay interest on the exact amount you borrow. Repay a small percentage monthly, or more if you prefer — **the flexibility is yours.**

- convenient pre-approved credit
- direct access from your chequing account via cheque, online banking, telephone transfer, or in a branch
- revolves on demand and renewable annually

### Vision Collabria Business Visa® Credit Cards

A credit card is a smart way to handle everyday business expenses and even significant company purchases. Choose from our Collabria No Fee Cash Back, Low Rate or Visa Infinite business credit cards.

- **Vision Collabria No Fee Cash Back Visa® Business Card**  
Earn valuable cash rewards simply by buying the items your company already buys.
- **Vision Collabria Low Rate Visa® Business Card**  
Keep costs down with a low rate business card while streamlining expense reporting to help make budgeting easier.
- **Vision Collabria Visa® Infinite Business Card**  
Build valuable rewards for your business and enjoy exclusive privileges with a credit card that helps you conveniently manage business expenses.





Debbie  
Camrose, West End branch, 8 years  
Vision Member Service Representative

## Bank with Vision

Flexible account options to fit your business banking needs.

### Basic account

Our basic chequing account with simple account options, a low monthly fee (waived with \$2,000 minimum monthly balance) and affordable transaction fees charged only on the services you use.

### USD business accounts

Make banking for US business transactions seamless with a Vision USD account. Write cheques, withdraw and transfer funds and receive payments, all in US currency, all from your Vision account.

- \$5 USD monthly fee (waived with \$2,000 minimum balance), online transfers between US and CDN accounts and free imaged statement

### Community account

A no-fee, interest bearing account exclusively for locally based non-profit organizations, service clubs or teams. Interest is calculated daily and paid monthly on entire balance.

- No monthly account fees and 25 free transactions per month.

### Vision business accounts

Choose from five combination packages to suit your business banking habits — from moderate to nearly unlimited transactions.

- **Business Plan 1:**  
\$14 monthly fee – waived with \$5,000 min monthly balance, 20 free transactions
- **Business Plan 2:**  
\$23 monthly fee – waived with \$15,000 min monthly balance, 35 free transactions
- **Business Plan 3:**  
\$32 monthly fee – waived with \$20,000 min monthly balance, 50 free transactions
- **Business Plan 4:**  
\$45 monthly fee – waived with \$25,000 min monthly balance, 75 free transactions
- **Business Plan 5:**  
\$60 monthly fee – waived with \$30,000 min monthly balance, 100 free transactions



## Insurance solutions

You've worked hard to build your business. **It's important to have a financial back-up plan.** That's why Vision has partnered with CUMIS® Life Insurance Company to offer payment protection in the event of the unexpected. It's a simple, cost-effective step to ensure you can focus on what really matters if something goes wrong, without the added stress of worrying about loan, mortgage or line of credit payments.

Payment protection coverage is optional and is underwritten and provided by CUMIS Life Insurance Company. Coverage is governed by the terms and conditions of the creditor group insurance policy issued to the creditor and is subject to terms, conditions, exclusions and eligibility requirements. See the Product Guide and Certificate of Insurance for full coverage details. CUMIS® is a trademark of CUMIS Insurance Society, Inc.

Contact your local branch for more information or call CUMIS® directly at 1-800-263-9120

Vision has 24 branch locations in communities across Alberta, including Two Hills. But we don't just see branch locations, **we see our hometowns.**



### CONTACT US

Looking for banking solutions for your business? Talk with one of the friendly member service representatives at your local Vision Credit Union branch for information on our business banking services to support your business. [Check out our other financial solutions, products and services on our website at visioncu.ca](#)

### OUR BRANCHES

- |                      |           |          |               |            |
|----------------------|-----------|----------|---------------|------------|
| Alliance             | Daysland  | Irma     | Peace River   | Vegreville |
| Camrose, City Centre | Edgerton  | Killam   | Pincher Creek | Viking     |
| Camrose, West End    | Falher    | La Crete | Sedgewick     | Wainwright |
| Castor               | Hardisty  | La Glace | Stettler      | Wetaskiwin |
| Consort              | Hughenden | Manning  | Two Hills     |            |



## Get the benefits of banking differently



### Your share of the profit

Vision rewards our members with profit shares based on the interest they accumulate or pay. Last December, we returned \$14.25 million to our members in profit shares. That means your retirement savings can earn you more than interest; they can reward you with money for enjoying life right now. [Find out what your share could be.](#)



### 100% deposit guarantee

As a Vision member, your deposits are 100% guaranteed by the Credit Union Deposit Guarantee Corporation. This means both the money you put in and the interest earned are safe and secure — [up to any dollar amount.](#)



### Surcharge-free ATMs

Members get ding free® access to more than 1532 credit union ATMs across Canada, in addition to Vision Credit Union ATMs.



### Tiered interest

Save faster by earning higher rates of interest as your account balance grows. Calculated daily, paid monthly.

