

Additional Offerings for Your Business

Offered on all accounts

- Merchant Services
- Interac e-Transfers®
- Automated Funds Transfer Services
- Overdraft protection
- International ATM network
- Safe deposit boxes
- Alberta Financial Payments

Collect Payments Online

Make it easy for your customers to pay you. You can automatically debit customers' accounts (with their approval), or you can add your business to the biller list so your customers can use their online banking to pay your bill. Ask us for more details.

Worry Free Insurance

Running a business gives you enough to worry about. That's why we offer Business Insurance services such as loan protection, mortgage protection, line of credit protection, and life insurance for business and agricultural loans.

The Lakeland Advantage

Keeping it Local

Lakeland Credit Union is 100% owned and operated by people right here in the Lakeland. Local ownership means a stronger economy and nimble decision making by people who understand our unique regional circumstances. You don't live in Toronto — why should your money?

Free Deposits

Lakeland Credit Union is the only financial institution in the region to offer unlimited free deposits on all business accounts.

Profit Sharing

As a member owner at Lakeland Credit Union, you share in our profits. In 2018 members received a 3% common share dividend, 9% loan interest rebate, 12% deposit interest bonus, and an 9% service charge rebate. We've returned over \$41.5 million to members! Profit sharing is distributed as additional common shares and up to 20% of the common share balance can be redeemed for cash.

Profit sharing is not guaranteed and past returns are not indicative of future returns.

Community Involvement

Lakeland Credit Union commits 1.5% of annual profits to charitable giving in our communities and is the only financial institution in the area to offer free account packages to local non-profit organizations.

Bank Your Way

Online

lakelandcreditunion.com

Lakeland CU App

Branches

BONNYVILLE – ATMs in branch

5016 50 Ave, Box 8057
Bonnyville, AB T9N 2J3

Phone 780.826.3377

Fax 780.826.6322

COLD LAKE – ATMs in branch & drive thru

5217 50 Ave, Box 1110
Cold Lake, AB T9M 1P3

Phone 780.594.4011

Fax 780.594.2646

Branch Hours

Monday – Friday: 8:30 am – 4:00 pm



Business & Agricultural Banking

Our business is growing yours



Business/Agri Basics

Business/Agri Connect

Business/Agri Optimizer

Is it for me?

This low fee account is a great choice for businesses that make only a few transactions per month.

Are you an e-savvy small business owner who prefers to bank through electronic channels? If so, this is the account for you. With unlimited self-serve transactions, it offers more of what you use and less of what you don't.

Whether you like to bank in branch or online, this flexible account offers several tiers to meet your level of activity, and volume discounts for built in value.

Monthly Fee	\$5	\$16	Varies (see below)
Deposits	Free	Free	Free
Self-serve debits¹	6 included (\$0.90 thereafter)	Free	Set amount included (\$0.90 thereafter)
In-branch debits²		3 included (\$0.90 thereafter)	
Interest	Tiered	Tiered	Tiered
Access to online banking	Free	Free	Free
Online statement with cheque images	Free	Free	Free
Paper statement with cheque images	\$2.00	\$2.00	\$2.00
e-Transfers	\$1.50	Free	Free
In-Branch Bill Payment	\$2.00	\$2.00	\$2.00

Specialty Products



Community Builder Account

Our Community Builder account supports organizations that help make the Lakeland a great place to live. We are proud to offer this free account to nearly 300 local non-profits, such as the Bonnyville and Cold Lake hospital foundations and local youth sports teams.



Offers to Professionals⁴

Professionals and professional corporations form an integral part of our business community. At Lakeland Credit Union, we offer specific solutions for your unique needs – whether you're starting your career, expanding your practice, or planning for retirement.

Tier	Package Cost Per Month	Debits Included ³
1	\$20	25
2	\$30	38
3	\$40	50
4	\$50	65
5	\$60	80
6	\$70	100
7	\$80	115
8	\$90	135
9	\$100	155
10	\$110	175

¹Self-serve debits include: withdrawals at Lakeland Credit Union ATMs, withdrawals at Canadian credit union ATMs, Member Card debit card direct payment, automatic funds transfers, online debits

²In-branch debits include: withdrawals in branch, inter-account transfers in branch, cheques written from the account

³Self-serve and in-branch

⁴Includes but may not be limited to medical doctors, dentists, chiropractors, optometrists, pharmacists, veterinarians, lawyers, accountants, insurance brokers, architects and appraisers.

Commercial Lending

Whether you're starting, purchasing or expanding a business, you have to start somewhere. At Lakeland Credit Union, we want to be your Somewhere. Our experienced commercial lenders understand the importance of flexibility, convenience, and competitive rates to you and the future of your business.

Ask us about:

- Operating loans/lines of credit
- Commercial loans
- Letters of credit
- Commercial mortgages
- Government guaranteed loan program
- Agricultural lending

What's next for your business?



We offer business and succession planning tools and guidance

Visit us in branch for details