

Business Banking

→ with all the bells and whistles



Online Banking Solutions 24/7

MemberDirect Small Business (MDSB) is designed for agricultural, association, business and community service members. We provide your business with secure online access that allows business owners to maintain their own flexible administrative controls. With MDSB, you can conveniently manage your accounts anytime, anywhere.

BENEFITS

All the tools you need to increase your efficiency:

- Convenient real-time access to your account information 24/7
- Instantly connect to your accountant, book keeper and other business members
- No need to wait for your paper statement to come in the mail, view online 24/7
- Quick and easy dual signor approval process
- Robust security and confidentiality
- The ability to manage your own account including:
 - Adding and/or removing users
 - Managing the access and permission levels of each user
 - Reinstating locked out users

KEY FEATURES

Take advantage of a wide range of tools designed to meet the complex needs of your business, including:

ACCOUNTING SOFTWARE COMPATIBILITY

Account activity can be downloaded to many popular accounting software packages: Quicken, QuickBooks, MS Money, Sage 50 Accounting, Comma Delimited Text and PDF. For added flexibility, account activity can also be downloaded in ASCII format so the business member can export it to spreadsheets or other applications.

CANADA REVENUE AGENCY PAYMENTS

Provides business owners a secure, simple and rapid way to remit federal business taxes online

CONSOLIDATED ACCOUNT VIEW

Provides business owners a complete snapshot of their finances by displaying all accounts held on their online banking account summary page

DUAL SIGNATURE APPROVALS

Offers dual-signature support. For accounts that require two signers to approve transactions, one signer can initiate a transaction, while another approves or rejects it. The process is fully automated so you can see what signatures are pending just by logging in.

E-STATEMENTS

E-Statements look the same as your paper statement and are conveniently available 24/7 through online banking.

INTERAC® E-TRANSFERS

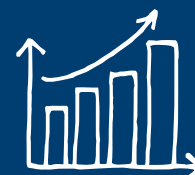
You can send or receive money to or from anyone with a Canadian financial institution account. All you need is their email address or mobile phone number. There is no need to share any personal financial information. It's a great alternative to cheques and cash.

MULTIPLE USER ACCESS

Individualized user authorization to view or initiate transactions which allows business owners to instantly connect with their accountant, book keeper and other business members.



ONLINE BANKING comparison



Features	MemberDirect®	MDSB
Account groups – View related accounts together and filter out the unrelated accounts	✓	✓
Account sweeping – Pool excess cash balances from across all accounts into a designated account at the end of each business day	not applicable	TBD
Accounting software compatibility – Can be downloaded to many popular accounting software packages: Quicken, QuickBooks, MS Money, Sage 50 Accounting Comma Delimited Text and PDF. For added flexibility, account activity can also be downloaded in ASCII format so the business member can export it to spreadsheets or other applications.	✓	✓
Alerts – Provides notification when pending approvals and/or transactions are due to expire	✓	✓
Canada Revenue Agency payments – A secure, simple and rapid way to remit federal business taxes online	✓	✓
Consolidated account view – Provides a complete snapshot of their finances by displaying all products held on their online banking account summary page	not applicable	✓
Consolidated memberships – Allows signers to group personal and business accounts together under a single login	not applicable	✓
E-statements – Secure online access to current and archived financial statements and help reduce the environmental impact of paper statements	✓	✓
Fees: Set up and training fees thru the credit union	no charge	no charge
Fund transfers – Transfer funds between accounts and the ability to schedule transfers	✓	✓
INTERAC® e-Transfers – Email money transfer	✓	✓
Invoicing – Easily create and send invoices from within your online banking account	not applicable	TBD
Mobile app/web access – Mobile-friendly access to online banking services	✓	✓
Multiple user access – Individualized views and permission levels	not applicable	✓
Payroll – Manage your payroll from within online banking	not applicable	TBD
Signing authorities – Each user has unique signing authority on accounts	not applicable	✓

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