

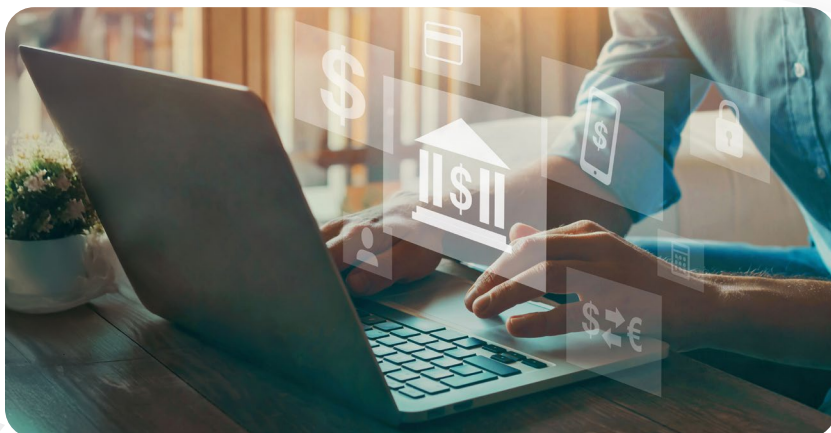
Customer Automated Funds Transfer (CAFT)



CAFT is a self-administrated online service exclusively for businesses that want to set up pre-authorized debits or credits – for employees, customers and suppliers – with other credit unions and financial institutions across Canada.

See the next page to learn more about CAFT and how it can work for your business. Take control of your payment processing today!

Pay and get paid faster. No cheques, no waiting.



CAFT lets your business avoid printing or receiving paper cheques by automatically transferring funds from one account to another in Canadian funds within Canada.

The CAFT system is compatible with many accounting software programs, so your transactions can be uploaded directly or entered manually. Some other features of CAFT include: automatic release; flexible search criteria; mass change and update capabilities; email acknowledgment; and history viewing.

The following automated transfers are commonly processed using CAFT:

- Payroll
- Accounts payable
- Accounts receivable
- Rent payments
- Membership fees
- Charitable donations
- Any regular receipt of funds



CAFT FEES

Administrative fees

Per transaction fee	\$0.35
Per file release	\$2.00
Monthly automatic file release	\$10.00
Monthly maintenance fee	\$15.00

Service charges

One-time setup fee	\$100.00
Profile change	\$10.00
Limit change	\$10.00
Add new user	\$10.00
Returned item/Chargeback	\$5.00
Trace (per item)	\$15.00
Recall/Error correction	\$30.00
Late file release	\$40.00
Document search	\$50.00/hour
Document search (minimum charge)	\$25.00

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