

MemberDirect[®] Business



While electronic advances have made our lives more efficient, there is also an increased risk of fraud and identity theft occurring online. Community Savings uses the highest form of encryption available to ensure the security and confidentiality of your financial information.

We take every possible measure to protect your accounts from unauthorized access and misuse. You can help us protect your accounts by signing up for MemberDirect® Business and taking advantage of the increased security features, along with additional financial management services.

Key Features

Increased Security

- Multiple Signature Controls
- Multiple User Access Rights
- Multiple Approval Levels
- Audit Trails

Financial Management Services

- Single View of all Related Business Memberships
- GST, Corporate Tax, and Payroll Source Deductions
- Account Sweeping and Fund Transfers
- Templates
- Account Grouping



Increased Security

Maintaining the highest level of security is, and always has been, one of our most important commitments to our members. By using MemberDirect® Business you can add an additional level of security to your online banking and financial information.

1. Multiple Signature Controls

You can set up your online access to comply with the signing authority requirements on your bank account. For example, if your account requires two signatures, you can set your online access to only process transactions once the necessary approvals have been obtained.

2. Multiple User Access Rights

You can allow multiple users to access your online business accounts. Each user is uniquely identified by a user name, and has permissions and limits connected to the types of transactions they can perform and information they can view.

COMMUNITY SAVINGS MemberDirect® Business Services
User Set Up and Modification Request

OTHER SERVICES (view all that apply)

- View Full Tell
- View Accounts
- Account Opening
- CMT
- Stop Checks
- Manage Bill Payment Vendors
- Manage CRA Notices
- Stop Payment Authorization

TRANSACTION RIGHTS AND LIMITS

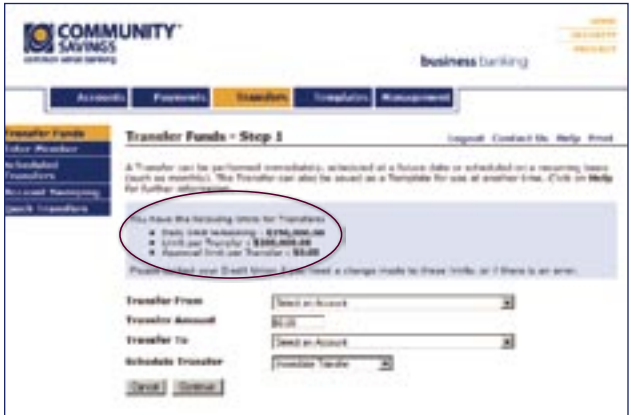
	DEBIT CARD	ATM CARD	NO. OF TXN	PER MONTH
Transfer	UNLIMITED	UNLIMITED	UNLIMITED	UNLIMITED
Bill Payments	UNLIMITED	UNLIMITED	UNLIMITED	UNLIMITED
CRA Payments	UNLIMITED	UNLIMITED	UNLIMITED	UNLIMITED
STOP PAYMENT Transactions	UNLIMITED	UNLIMITED	UNLIMITED	UNLIMITED

ACCOUNT RIGHTS (view all that apply to this page) (view all)

- Account # 00000001 Branch # 000 View Transfer View Bill Payments CRA Payments Stop Payment Transactions
- Account # 00000002 Branch # 000 View Transfer View Bill Payments CRA Payments Stop Payment Transactions
- Account # 00000003 Branch # 000 View Transfer View Bill Payments CRA Payments Stop Payment Transactions
- Account # 00000004 Branch # 000 View Transfer View Bill Payments CRA Payments Stop Payment Transactions

3. Multiple Approval Levels

You can set multiple approval levels for all of your online transactions. Each staff member can have designated viewing rights, financial limits, and transaction specifications. For instance, an employee can only enter transactions within their pre-approved limits.



4. Audit Trails

An audit trail is a chronological sequence of all your business banking transactions. You can conduct searches by transaction type, event, user, or date. For example, if you want to check all transactions made the previous day by a specific employee, you can perform an audit trail to view the details.



Financial Management Services

With MemberDirect® Business you can administer all of your cash management and payment applications online. You are also able to complete transactions between related business memberships, which simplifies and streamlines your banking.

1. Single View of all Related Business Memberships

Instead of having to look at all of your business memberships independently, you can link them to view your various accounts at the same time. Get an overall snapshot of your entire book of business to make quick, easy, and informed decisions.



COMMUNITY SAVINGS Commercial Banking		business banking
Accounts	Payments	Transfers
Transactions	Tools	Management
Account Summary	Account Summary	Logout Contact Us Help Print
Account Activity	Corporate/Non-Resident	
Account Groups	Active Account Group(s) Accounts	
	Welcome from Toronto	
	Accounts for ACB Upholstery Membership: 1234567, Branch: 294	
Account Name		Balance
Business Package 000011		(\$45,000.00)
Commercial Daily Business 00112		\$0.00
		Back to Top
	Accounts for AC Ferguson Holdings Membership: 1234568, Branch: 294	
Account Name		Balance
NET - Business - Commercial 00113		\$100.00
		Back to Top
	Accounts for Personal Accounts Membership: 1234569, Branch: 294	
Account Name		Balance
Personal Chequing - Smart 00114		\$1,000.00
Business Savings 00115		\$750.00
Business Savings 00116		\$0.00
U.S. Personal Savings 00117		\$1,000.00
Line of Credit - Variable 00118		\$100,000.00
Reserve Line of Credit 00119		\$10,000.00

2. GST, Corporate Tax, and Payroll Source Deductions

GST, corporate tax, and payroll source deductions can be paid directly to Canada Revenue Agency from your online account. This feature makes it convenient for you to take care of all month end filing, payments, and deductions.

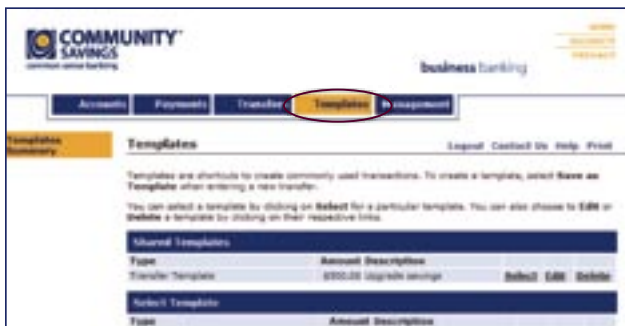
3. Account Sweeping and Fund Transfers

The account sweeping function enables you to automatically transfer funds between accounts. You can set up automatic fund transfers, or account sweeps, based on a specific amount or percentage of the account balance to be transferred. You can also specify the frequency of the sweep.



4. Templates

Templates can be created in order to process frequent transactions more effectively. For instance, regular bill payments and account transfers can be stored in a template to simplify the process.



5. Account Grouping

Account grouping is a productivity tool that allows users to select a subset of accounts to work with. Staff members can define their own default login groups so they can access the information they need quickly and efficiently.

For more information, please visit
your branch or call us at

1.888.888.8792

www.communitysavings.ca



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