

Exclusively for members of the CFIB



Strength in  
numbers



**Small Business Banking**





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# You are your business.

You're used to juggling your own time with the demands and the excitement of a growing business. By joining CFIB and banking with Scotiabank, you're not going it alone. You're getting the strong representation of CFIB and the unique business banking packages, discounts and expert financial advice that Scotiabank offers. There really is strength in numbers.

CFIB has been a big voice for small business for over 35 years, with 100,000 members nation wide. CFIB members enjoy exclusive services and value-added programs with business partners like Scotiabank.

Scotiabank's partnership with CFIB offers CFIB members a complete package of banking products and services that gives you greater control over your personal and business day-to-day financial needs.

Scotiabank understands that the future of business is with independent business owners, so we offer expert advice, information and banking services to achieve both your personal and business financial goals.



## Advice

Scotiabank's Small Business Bankers offer CFIB members three important expert advice tools.

### **Cash flow solutions** - Scotia Blueprint<sup>®</sup>

*for business* gives you a definitive plan for growth that works with your singular business needs.

This tool gives you:

- Leading edge business financial planning.
- Includes cash flow borrowing, cost control, expansion, succession and retirement planning.
- Identification of small, easy changes that will improve your bottom line.
- Small Business Banker who works with you to create a plan based on your goals and presents tactics and strategies to help you achieve them.

**Solid Planning** – Scotia Plan Writer *for business*<sup>™</sup> provides access to a free beginning to end business planning tool which leads you through the business planning process. Whether creating a new plan or reworking an established one, you'll be equipped to target, monitor and achieve your business goals. This tool gives you:

- A user friendly format to address key success factors.
- Online quick tips and resources.
- A valuable resource for communicating with employees, investors, suppliers and bankers.
- A projection tool to establish future staffing and financing needs.
- The ability to download, edit and copy your plan—visit [scotiabank.com/businessplan](http://scotiabank.com/businessplan)

**Start-Up Foundations** – For businesses less than two years old, you'll receive practical advice and simple solutions created specifically for new entrepreneurs, including the Scotia Running Start *for business*<sup>™</sup> program. This program gives you:

- CFIB preferred pricing for Business Banking and Borrowing.
- Complimentary copy of QuickBooks<sup>®</sup>\* EasyStart Accounting Software.<sup>∞</sup>
- Access to the Scotia Starting Line *for business* Checkup<sup>™</sup> tool providing a business start-up check up, visit [scotiabank.com/startup](http://scotiabank.com/startup)

<sup>®</sup>\* Intuit and the Intuit logo, QuickBooks, QuickBooks EasyStart, among others, are trademarks of Intuit Canada Ltd. or one of its affiliates, registered in Canada and other countries.

<sup>∞</sup> QuickBooks EasyStart available while supplies last. QuickBooks EasyStart accounting software is a third party service provided solely by Intuit Canada Limited, which is not a subsidiary or affiliate of The Bank of Nova Scotia. The Bank of Nova Scotia shall have no responsibility for the delivery, content or functioning of any QuickBooks product or service. This is a limited time offer.



## Information

Scotiabank offers you advice and financial expertise for all aspects of your independent business. This includes online business training - from tips through courses and certificates - that keeps your skills up-to-date for changing market needs.

**Scotia Skills** - A library of expertise from quick tips through courses that help keep your knowledge and skills up to date, whenever it's convenient for you. Visit [scotiabank.com/scotiaskills](http://scotiabank.com/scotiaskills) to find out more. This library is available exclusively to Scotiabank Small Business customers and offers:

- Online learning that provides a broad range of straightforward information and courses to help you refine management skills.
- Quick nuggets of information, such as “How do I speed up collection of my receivables” as well as more detailed courses, like “Managing your Cash Flow”.

## **Small Business Management Certification**

When you run a Small Business, you often wear many hats. Fine tuning your financial and management skills is important to the success of your business. Scotiabank has joined with a number of leading business organizations, who believe in the value of life long learning as an important factor in building success, and together have created the Small Business Management (SBM) Certification.

### **Key Benefits:**

- Gives you and your employees the opportunity to earn a recognized certificate, providing well-rounded management knowledge.
- SBM Certification program provides convenient online training for you and your employees, *visit [scotiabank.com/certification](http://scotiabank.com/certification)*
- Topics include:
  - Basic Business Finance
  - Marketing and Customer Service
  - Strategic Management
  - Going Global
  - Honing Leadership Skills
- Special member price for Scotiabank customers through Scotia Online<sup>®</sup> Financial Services.



## Business Banking Services

We've got independent business solutions wrapped up in our Preferred Business Banking package. It's full of practical solutions and discounts and can save you time and money, up to hundreds of dollars each year.

Here are some highlights of the Preferred Business Banking package created for CFIB members.

**Deposit Account Fee Discounts** – Save on day to day transactional fees.

- 20% discount on standard monthly plan fees for:
  - ScotiaOne Account Plan *for business*<sup>TM2</sup>
  - Account Plan *for business*<sup>TM2</sup>

## Business Borrowing Fee Discounts

- 20% discount on standard monthly fees for:
  - Credit Line *for business*<sup>TM2,3 ¥</sup>
  - Overdraft Protection *for business*<sup>TM2 ¥</sup>
- Application fees waived on:
  - Credit Line *for business*
  - Term Loan *for business*<sup>TM1</sup>

**Interest Rate Discounts** – Reduced rates for practical business borrowing.

- ½% rate reduction on:
  - New or increased Credit Line *for business*<sup>†‡</sup>
  - Term Loan *for business*<sup>1†‡</sup>
  - ScotiaLine *for business*<sup>™</sup> VISA<sup>\*</sup> Card<sup>¥</sup>
- 3% rate reduction on standard interest rate for new unsecured Overdraft Protection *for business*<sup>™‡2 ¥</sup>

**Partner Offers** – Your CFIB membership opens the door to our family of partners.

- Complimentary Cheque Essentials kit from Davis + Henderson<sup>®\*\*</sup> (A \$125 value)<sup>§</sup>
- Discount Merchant VISA<sup>\*</sup>/MasterCard<sup>\*\*</sup> and Interac<sup>▼</sup> Direct Payment Services from Chase Paymentech<sup>™\*\*</sup> Canada, North America's premier payment solutions company.

1 Not applicable to Government Guaranteed Loans under CSBFA and FIMCLA  
2 Monthly plan fees, payment, transaction and additional service fees are published in Your Guide to Fees and Interest Schedules or on individual service agreement forms and are subject to change from time-to-time.  
3 Monthly credit facility fee for CFIB members is \$20.  
† Minimum \$10,000 new or increased limit.  
\* VISA Int/Lic. User The Bank of Nova Scotia.  
¥ Subject to credit approval and security provided. Interest charges apply.  
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## Personal Banking Services

Achieving a healthy work-life balance is even more challenging for independent business owners.

Scotiabank makes it easier for you and your employees to reach your personal financial goals faster with these CFIB exclusive offers: fee discounts, borrowing rate discounts and added interest on investments. You've made the right choice for both your business and your personal finances.

**Deposit Account Fee Discounts** – Consolidate your personal accounts at Scotiabank and save.

- Switch your personal day-to-day banking from another bank and using *Scotia Simple Switch*<sup>®</sup> program, get one year's free banking.<sup>‡</sup>
- Enjoy your first order of personalized cheques complimentary.

**Personal Borrowing Rate Discounts** –

Discounted rates<sup>¥</sup> on your borrowing needs.

- A minimum 1.00% discount off the standard posted interest rate for a 5 or 7 year fixed rate closed term, new or switch, personal mortgage of at least \$100,000.
- 3.9% introductory rate for the first 6 months on cash advances and balance transfers when you open a new *Scotia Moneyback*<sup>®</sup> VISA Card<sup>+</sup>, *No-Fee Scotia Moneyback*<sup>®</sup> VISA Card<sup>+</sup>, *No-Fee ScotiaGold*<sup>®</sup> VISA Card<sup>+</sup> or *ScotiaGold Passport*<sup>™</sup> VISA Card<sup>+</sup>.
- 3.9% introductory rate for the first 6 months on purchases, cash advances and balance transfers when you open a new *Scotiabank Value*<sup>®</sup> VISA Card<sup>+</sup> or *No-Fee Scotiabank Value*<sup>™</sup> VISA Card<sup>+</sup>.

- ½% rate discount on an unsecured *ScotiaLine*® Personal Line of Credit.
- ½% rate discount on a personal Scotia Plan Loan, for amounts over \$5000.

**Bonus Rewards** – CFIB members get bonus points on their first VISA purchase.

- 10,000 bonus *Scotia Rewards*® points<sup>‡</sup> with your first card purchase made within two months of setting up a new *ScotiaGold Passport* VISA card.
- Double the *Moneyback*® reward for the first 6 months on eligible card purchases when you setup a new *Scotia Moneyback* VISA Card or *No-Fee Scotia Moneyback* VISA Card.<sup>+++</sup>

**Personal Investing Bonus Interest** – Scotiabank rewards CFIB members with bonus interest.

- ½% bonus interest rate on Scotiabank GICs.

‡ Offer available when you open a new personal day-to-day banking account and use our free *Scotia Simple Switch*® program to transfer at least one pre-authorized transaction from your account at another financial institution to Scotiabank. Free banking refers to personal account level service fees only for one bank account. Fees not covered with the personal account chosen, including access fees to use non-Scotiabank banking machines (e.g. Interac, VISA or PLUS+ fees) continue to apply.

+ After 6 months, the interest rate will increase to the VISA account's prevailing Preferred Interest Rate. The current rates as at July 1<sup>st</sup>, 2007, are as follows: *Scotia Moneyback* VISA: 18.5% (\$8 annual fee); *No-Fee Scotia Moneyback* VISA: 19.5%; *No-Fee ScotiaGold* VISA: 19.5%; *ScotiaGold Passport* VISA: 18.5% (\$110 annual fee); *Scotiabank Value* VISA: 11.4% (\$29 annual fee); *No-Fee Scotiabank Value* VISA: 13.9%. For current rates and information on fees and interest costs, call 1 888 882-8958 or visit [scotiabank.com](http://scotiabank.com). Rates and fees are subject to change without notice.

++ The bonus *Scotia Rewards* points will be applied to the customer's *ScotiaGold Passport* VISA account within 2 statement cycles of the customer's first card purchase (provided the first card purchase is made within 2 months of setup date). Account must be open and in good standing.

+++ For program details, please refer to the *Moneyback* reward Terms and Conditions on our website at [scotiabank.com](http://scotiabank.com). Your *Moneyback* reward rebate will be credited to your account every year on your July statement. For the first 6 months, your Double *Moneyback* reward will be calculated by multiplying the eligible purchases you have made with your *Scotia Moneyback* VISA card or *No-Fee Scotia Moneyback* VISA card by 2, and then applying the chart below. Double *Moneyback* reward does not apply to extra rewards offered by the *ScotiaStar Network*™ program or any of its Partners.

Annual Net Eligible Purchases	% Moneyback Reward
On the first \$1,500	0.25%
On the next \$1,500	0.50%
On any amount over \$3,000	1.00%

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CFIB membership and  
take advantage of  
these exclusive savings  
from Scotiabank.

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Visit [www.scotiabank.com/alliances](http://www.scotiabank.com/alliances)

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