

# Business Account Packages

## GFCU Member Perks Program

Join our member perks program and get in front of real customers who want to use your services.



Look for the Member Perks Sticker at participating businesses.

Visit [www.ganaraskacu.com/perks](http://www.ganaraskacu.com/perks) for a full list of perks.

### Showcase your perk

Get in front of real customers who want to use your services by offering them a perk on our website.

### Our members using your perk

Our members can show proof of membership at GFCU to take advantage of your perk.

### Free business member spotlights

Get in front of your community with features in our GFCU newsletter and social media pages.

### The Credit Union difference

Enjoy all the benefits of being a Credit Union Business Member. Receive genuine support for your business and its endeavors.



## Ganaraska Financial Credit Union helps your business

Whether your business is just starting out or established and looking for a community-oriented financial institution with your best interests in mind, GFCU is here to help. We provide the service, guidance, and time necessary for you to make the right decisions for your business. We know every business is different, and we will make the commitment to work alongside you and find the right solution. We believe in supporting small businesses in our communities and are dedicated to being a financial institution that understands your business needs.

### Business Lines of Credit

A GFCU Business Line of Credit is an easy and convenient way to bridge your day-to-day operating cash flow requirements. It enables you to withdraw the amount you need when it's convenient for you and only pay interest when you draw on the funds. You can access your funds through ATMs, debit card purchases, cheques, or by visiting a local branch.

### Business mortgages and loans

Whether you are looking to purchase or refinance industrial, business, or investment property, GFCU offers great, low business mortgage rates, the term you want, and a flexible repayment schedule to suit your needs.

GFCU can structure financing solutions that meet both your current and long-range goals. Our exceptional level of experience and commitment to understanding your business enables us to anticipate your credit needs at every stage of your evolution.

## Additional Account Fees

### SENDING MONEY

Send Interac E-Transfer	\$1.25
Receive Interac E-Transfer	Free
Outgoing Wire Transfer	\$55.00
Incoming Wire Transfer	\$20.00

### ACCOUNT INFORMATION

Mailed Statement	\$3.99
E-Statement	Free
Printed Statement	\$3.99
Record Search	\$30.00
Print Outs	\$2 Per Page
Stop Payment	\$15.00
NSF Cheque/PAD	\$10.00
Certified Cheque	\$15.00
Office Cheque	\$9.50
Returned Item	\$10.00
Account Verification Letter	\$15.00
Inactive Account Fee	\$30.00
Cheque Orders	At Cost
Overdraft Monthly Fee + Interest	\$10.00
Overdraft ( Per Event )	\$5.00
Coverdraft ( Per Event )	\$5.00

### MISCELLANEOUS

Balance of Account Transfer	\$25.00
Membercard Replacement	\$10.00

Ganaraska Financial Credit Union reviews its service fees each year, ensuring that the competitive environment is assessed, costs associated with particular services are recovered and that fees are kept as simple as possible. The Credit Union reserves the right to adjust fees at any time without notice.

- EXCHANGE is a registered certification mark owned by Credit Union Central of Canada and is used under license.
- INTERAC is a trademark owned by Interac Inc. and its used under license.
- EXCHANGE is a registered trademark for use in Canada by Ficanex Service Limited Partnership E.&O.E. March 2026

[www.ganaraskacu.com](http://www.ganaraskacu.com)

**Ganaraska Financial Credit Union**   
achieve ■ prosper ■ grow

## Ways to Bank with GFCU

Access to your finances through a preferred channel is important, whether that be in-person or through technology. We offer a variety of services for our members to choose from so that you can manage your money anytime, anywhere.

### In-Branch

If you prefer face-to-face interactions when you bank, we encourage you to use our in-branch services.

### Online Banking

Convenient, easy, and secure. With online banking, you can easily manage your daily banking from your computer.

### Mobile Banking

The Ganaraska Mobile App is available on Apple and Android devices. With a host of convenient features, including Deposit Anywhere, which allows you to deposit your cheques with a snap. Our Mobile App is a fast and secure way to handle day-to-day banking wherever and whenever it suits you.

### ATM

Ganaraska has conveniently located ATMs at each of our branches. Your debit card gives you access to your accounts at ATMs across Canada and around the world. Plus, access to over 3,500 ATMs free of charge using the Exchange Network. Just look for The Exchange Network logo or visit [theexchangenetwork.ca](http://theexchangenetwork.ca) to locate an ATM near you.

### Hours of Service

Monday - Friday | 9:00am - 5:00pm

### Branch Locations

17 Queen Street, Port Hope, ON, L1A 2Y8  
57 Albert Street, Cobourg, ON, K9A 2P8

### Contact Us

1-888-374-1717 | [info@ganaraskacu.com](mailto:info@ganaraskacu.com)

### Follow Us on Social Media

Facebook | [@ganaraskafinancialcreditunion](https://www.facebook.com/ganaraskafinancialcreditunion)  
Instagram | [@ganaraskafinancialcreditunion](https://www.instagram.com/ganaraskafinancialcreditunion)

## Business Account Packages

Which package suits you best?	Business Basic	Business Plan	Membershare Business Plus	E-Digital	Daily Savings	US Savings	
Plan Fee	\$15.95	\$50.95	\$38.20	\$7.00	Free	Free	
Cheque Deposits	Free	Free	Free	Free Electronic \$2.50 In-Branch	Free	Free	
Cash Deposits per \$1,000	\$1.50	\$1.50	\$1.50	Free Electronic \$2.50 In-Branch	\$1.50	\$1.50	
Withdrawals and Preauthorized Payments/Cheques	\$1.05	60 Free Day-to-Day	60 Free Day-to-Day	Free Electronic \$2.50 In-Branch	1 Fee/mth \$2/addt'l	\$1.00 In-Branch Only	
Bill Payments	In-Branch ATM Online Banking	\$1.50 \$0.75 \$0.75	Unlimited Unlimited Unlimited	Unlimited Unlimited Unlimited	\$2.50 Unlimited Unlimited	\$2.00 \$2.00 \$2.00	N/A N/A N/A
Cheque Certification	\$15.00	\$15.00	\$15.00	\$15.00	N/A	N/A	
Office Cheque	\$9.50	\$9.50	\$9.50	\$9.50	\$9.50	\$8.50	
E-Statements	Free	Free	Free	Free	Free	Free	

Additional Fees							
Deposit Anywhere	Free	Free	Free	Free	Free	N/A	
Mobile Alerts	Free	Free	Free	Free	Free	N/A	
Exchange ATM	Free	Free	Free	Free	Free	N/A	
Interac ATM	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	N/A	
US CIRRUS ATM	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	N/A	
International CIRRUS ATM	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	N/A	
Monthly Mailed Statement	\$3.99	\$3.99	\$3.99	\$3.99	\$3.99	N/A	
Interac E-Transfer	Sending Receiving	\$1.25 Free	\$1.25 Free	\$1.25 Free	<sup>15</sup> Free/mth \$1.25 addt'l Free	\$1.25 Free	N/A
Cheques	At Cost	At Cost	At Cost	At Cost	N/A	N/A	
Monthly Overdraft ( Fee + Interest )	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	N/A	
Overdraft ( Per Event )	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	N/A	
Coverdraft ( Per Event )	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	N/A	

Ganaraska Financial Credit Union reviews its service fees each year, ensuring that the competitive environment is assessed, costs associated with particular services are recovered and that fees are kept as simple as possible. The Credit Union reserves the right to adjust fees at any time without notice. E.&O.E. March 2026

## Business Mastercards

Business Mastercards are a smart way to make the most out of company purchases.

### Why have a Business Mastercard?

- Separates your business and personal expenses
- Helps manage cash flow and expenses
- Gives you access to immediate cash
- Perfect for everyday travel, entertainment, office supplies, and other business expenses.

Our Business Mastercards come with rewards points that add up quickly and there is no limit to the amount of points that you can earn. Points can be redeemed for:

- Cash Rewards
- Merchandise
- Gift Cards
- Travel
- Charity Donation

### Payment Stream AFT

AFT is a free online service for businesses that want to create and deliver pre-authorized debits and direct deposit transactions. With AFT, you can conduct transactions with employees, customers, suppliers, and accounts at other Credit Unions and financial institutions across Canada.

AFT allows your business to avoid printing or receiving cheques by automatically transferring funds from one account to another on any predetermined date for a constant or changing amounts.