



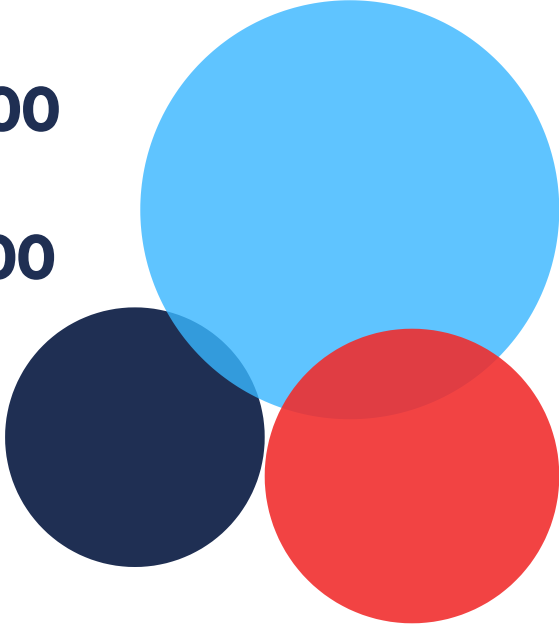
# Receive up to a **\$3,500** Cash Bonus on us! How it works:

Earn up to **\$3,000** when you apply for an eligible 2-5 year fixed mortgage\*

**PLUS** earn **\$500** when you transfer your payroll or pension direct deposits into your chequing account with GFCU.

## Types of Switch Fees Covered\*

Mortgage Amount	Cash Bonus
\$150,000 - \$249,999	\$500
\$250,000 - \$499,999	\$1,000
\$500,000 - \$849,999	\$2,000
\$850,000 - +	\$3,000



\*Not applicable to current GFCU mortgage holders.



# Save up to **\$1,500** in Switch Fee's

Did you know there are fees to switch your mortgage? GFCU will cover up to **\$1,500** in switch fees. One of our knowledgeable Mortgage Specialists will make switching as seamless as possible for you.

## Types of Switch Fees Covered\*

### Types of Switch Fees Covered

**Processing fee**  
(evaluation of current home)

**Discharge fee**  
(charged by your previous lender)

### Title Insurance Fee

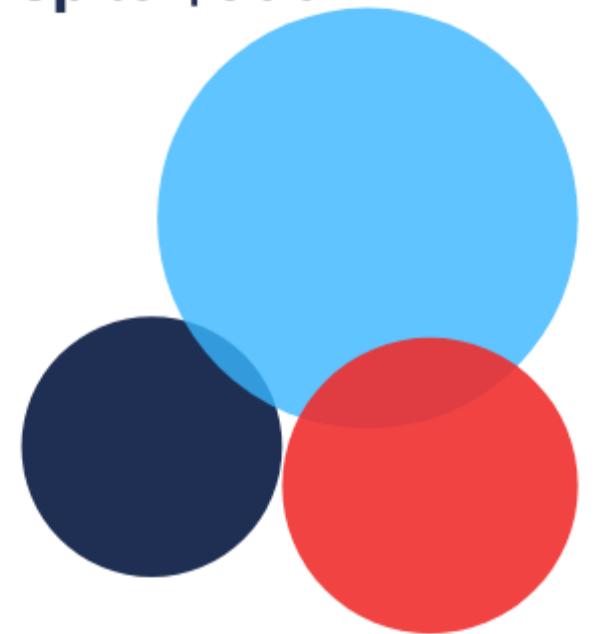
### Switch Fees Covered by GFCU

Value of up to \$600

Value of up to \$300

Value of up to \$600

\*These are typical fees paid for all switches. If you switch before your term expires you may incur additional pre-payment fees charged by your previous lender.





**Personal lending products and residential mortgages are offered by Ganaraska Credit Union Ltd. known as GFCU and are subject to its standard lending criteria.**

**Terms and conditions apply. See your GFCU Mortgage Specialist for more details. Offers may be withdrawn or amended without notice at any time.**

### **Legal Disclaimer1**

**For Switch transactions we will pay, when applicable, the basic title insurance fee (up to \$600 in the province of Ontario only), processing fee (up to \$300) and one discharge fee (up to \$600 in the province of Ontario Only). Offer excludes mortgage prepayment charges (“breakage fees”) that you may have to pay. The mortgage with GFCU must have a principal amount of \$150,000 or more. Offer eligible only for a new GFCU closed mortgage with a two to five year fixed interest rate and term.**

### **Legal Disclaimer2**

**Eligible mortgage applications are applications that result in a written mortgage pre-approval or approval, containing an interest rate commitment, between August 1st, 2021 and October 31, 2021, inclusively. Mortgage must fund no later than December 29, 2021. Offer eligible only for a new GFCU closed mortgage with a two to five year fixed interest rate term. Limited to one offer for each mortgage switched in. The mortgage with GFCU must have a principal amount of \$150,000 or more. Mortgages segments with a principal amount of \$150,000 to \$249,999.99 will receive \$500 cash. Mortgages segments with a principal amount of \$250,000 to \$499,999.99 will receive \$1,000 cash. Mortgages segments with a principal amount of \$500,000 to \$849,999.99 will receive \$2,000 cash. Mortgages segments with a principal amount greater than or equal to \$850,000 will receive \$3,000 cash. Plus earn an additional \$500 when you transfer your payroll or pension direct deposits into your GFCU chequing account. This offer is not available for any amendment to an existing mortgage with GFCU. This offer is available for all mortgages switched in from other financial institutions. This offer is not available on construction draw mortgages. Other terms and conditions may apply. See your GFCU Mortgage Specialist for more details. To qualify, you must have or open an GFCU Canadian dollar personal chequing account. The money will be credited to your account within four weeks after the mortgage fund date. Offer may be withdrawn or amended without notice at any time.**