

Personal Service Fees

SENDING MONEY

Send Interac® e-Transfer	\$2.00
Receive Interac® e-Transfer	Free
Outgoing Wire Transfer	\$50.00
Incoming Wire Transfer	\$15.00

ACCOUNT INFORMATION

Mailed Statement including cheque images	\$2.99
E-Statement including cheque images	Free
Manually Printed Statement in branch	\$2.99
Record Search	\$30.00 min
Print Outs	\$2.00 per page
Passbook Fee (per passbook)	\$2.00/month
Stop payment cheque or PAD	\$15.00
NSF cheque or PAD	\$48.00
Certified Cheque	\$15.00
Office Cheque	\$8.50
Returned Item (Chargeback)	\$10.00
Account Verification Letter	\$15.00
Inactive Account Fee	\$30.00
Collection Item Fee	\$25.00
Cheque Orders	At cost
Overdraft Protection set-up	Free
Overdraft monthly fee + interest	\$5.00 min
Overdraft (per event)	\$5.00
Coverdraft (per event)	\$5.00

MISCELLANEOUS

RRSP/RRIF/TFSA Transfer Out Fee	\$100.00
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.

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E.&O.E. May 1, 2019

Buyer Protection/Extended Warranty Program Summary

THE PARTICULARS

How does the Program work? It's simple. Every time a GFCU member uses their MEMBER CARD Debit Card for an Interac Direct Payment purchase, they are protected with the following benefits:

BUYER PROTECTION

This coverage offers protection on the purchase of most retail items – and that includes gifts!

For a full 120 days after the purchase, the item is protected if it's stolen, dropped and broken or even consumed in a fire. Valid claims will be satisfied by replacing the lost or damaged item, or by a cash payment in an amount not to exceed the amount of the total purchase price.

EXTENDED WARRANTY

The Program doubles the warranty period of a purchased item up to two years, as long as the manufacturer's warranty is valid in Canada for five years or less. For example, when you purchase a DVD or Blu-ray player, the manufacturer would typically offer a one-year warranty. But if you use your GFCU Debit Card for the purchase, the player would be protected under the terms of the original warranty for an additional one year period.

CHEQUING ACCOUNTS ALSO!

For GFCU members shopping at a merchant who doesn't offer Interac Direct Payment? No problem! Any purchase made by a Debit Card holder using a cheque drawn on an insured account receives the same protection.

WHAT TYPES OF PURCHASES ARE COVERED?

Many types of purchases are protected. Items such as: Jewelry, sunglasses, golf clubs, clothing, computer equipment, video games, cell phones, cameras, furniture, air compressors, iPods, trampolines, toys and more. Examples of items not covered included: cash, travelers cheques, motorized vehicles, animals, living plants and sporting items stolen or damages through the normal course of use.

HOW TO MAKE A CLAIM

Just be sure to keep a copy of your transaction record, the merchant bill, and (for warranty claims) the manufacturer's warranty. You can simply call 1 (800) 263-9120, ext. 6895 and a Claims Representative will assist you.

Membership is Value

Membership at Ganaraska Financial Credit Union provides a class of financial services and products you will find of value to you and your family.



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■ PORT HOPE 17 Queen St. ON L1A 2Y8 T: 905.885.8134 F: 905.885.8298	■ COBOURG 57 Albert St. ON K9A 2P8 T: 905.885.8134 F: 905.372.0238	■ PETERBOROUGH 823 Park St. S. ON K9J 3T9 T: 905.885.8134 F: 705.750.1071
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www.ganaraskacu.com

1.888.374.1717

Personal Membership Services



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Ways to Bank

Access to your finances through your preferred channel is important, whether that be in-person or through technology. We have 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.

OUR HOURS OF SERVICE ARE:

Monday – Wednesday 9-5
Thursday- Friday 9-6

ONLINE BANKING

Convenient, easy and secure. With MemberDirect Online Banking you can manage your daily banking from your computer.

MOBILE BANKING

The Ganaraska Mobile App is available on iPhone and Android TM 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 secure way to handle day to day banking wherever and whenever it suits you.

ATM

Ganaraska has conveniently located ATM's at each of our branches. Your MEMBER CARD® debit card gives you access to your accounts at ATMs across Canada and around the world!

There are thousands of THE EXCHANGE® ATMs across Canada. As long as THE EXCHANGE® logo is there, you can withdraw cash, perform balance inquiries and transfers, and make deposits without paying additional surcharges. To locate an Exchange ATM near you visit www.the-exchange.ca or download their easy to use App.



FLEXIBLE ACCOUNT PACKAGES

EVERYONE HAS DIFFERENT NEEDS IN AN ACCOUNT PACKAGE.

WHICH ONE OF OUR PACKAGES BEST FITS YOU?	CHEQUING							SAVINGS	
	PAY AS YOU GO	PLAN	PLUS	FREE	GOLDEN	YOUTH	STUDENT	DAILY	US SAVINGS
	Occasional Transaction Members	Medium Transaction Members	Unlimited Transaction Members 1 Monthly Fee	Members Who Hold Additional Member Shares	Members Age 60+	Members Age 18 & Under	Members Age 18-25 & Full-time Student	Every Day Savings Members	Savings of US Funds
Monthly Maintenance/Plan Fee	\$4.95	\$10.95	\$15.95	\$4.95	\$4.95	FREE	FREE	FREE	FREE
Deposits	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Withdrawals and Pre-authorized Payments/Cheques	\$1.00	25 Free Day-to-Day	Unlimited Day-to-Day	Unlimited Day-to-Day	Unlimited Day-to-Day	Unlimited Day-to-Day	Unlimited Day-to-Day	1 Free/mth \$2/addt'l	\$1.00 In-branch only
Bill Payments @ In-branch (each)	\$1.50	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	\$2.00	n/a
@ ATM	\$1.00	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	\$2.00	n/a
@ TeleBanking	\$1.00	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	\$2.00	n/a
@ Online Banking	\$1.00	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	\$2.00	n/a
Cheque Certification	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	Free	Free	n/a	n/a
Office Cheque	\$ 8.50	\$ 8.50	\$ 8.50	\$ 8.50	\$ 8.50	Free	Free	\$8.50	\$8.50
E-statements	Free	Free	Free	Free	Free	Free	Free	Free	Free
ADDITIONAL FEES									
Deposit Anywhere™	Free	Free	Free	Free	Free	Free	Free	Free	n/a
Mobile Alerts	Free	Free	Free	Free	Free	Free	Free	Free	n/a
Exchange ATM	Free	Free	Free	Free	Free	Free	Free	Free	n/a
Interac ATM	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	Free	Free	\$2.00	n/a
US CIRRUS ATM	\$5.00	\$5.00	\$5.00	\$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	\$5.00	\$5.00	\$5.00	n/a
Monthly Mailed Statement (including cheque images)	\$2.99	\$2.99	\$2.99	\$2.99	\$2.99	\$2.99	\$2.99	\$2.99	n/a
Interac e-Transfer - Sending	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	Free	Free	\$2.00	n/a
- Receiving	Free	Free	Free	Free	Free	Free	Free	Free	n/a
Cheques (basic personalized)	at cost	at cost	at cost	at cost	at cost	at cost	at cost	n/a	n/a
Monthly Overdraft (fee + interest)	\$5.00 min	\$5.00 min	\$5.00 min	\$5.00 min	\$5.00 min	\$5.00 min	\$5.00 min	n/a	n/a
Overdraft (per event)	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	n/a
Cover draft (per event)	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	n/a

DAY-TO-DAY TRANSACTIONS INCLUDE: *Fees apply in excess of monthly package limits

- Cheques
- Pre-authorized payments
- In-branch withdrawals
- Debit card purchases
- THE EXCHANGE Network ATM withdrawals and transfers
- Transfers (In-branch, ATM, Telebanking and Online Banking)

ABOUT OUR CHEQUING ACCOUNT SERVICE FEES

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. Nov. 30, 2019