

Additional Account Fees

SENDING MONEY

Send Interac E Transfer	\$1.00
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	\$ 35.00
Print Outs	\$2 per page
Stop Payment	\$ 15.00
NSF Cheque or PAD	\$ 48.00
Certified Cheque	\$ 15.00
Office Cheque	\$ 9.50
Returned Item	\$ 10.00
Collection item fee	\$ 25.00
Account verification letter	\$ 15.00
Inactive account fee	\$ 30.00
Cheque orders	At cost
Overdraft Monthly Fee + Interest	\$ 5.00
Overdraft (Per event)	\$ 5.00
Coverdraft (Per event)	\$ 5.00

MISCELLANEOUS

Balance of account transfer	\$ 25.00
RRSP/RRIF/TFSA/FHSA Transfer out	\$ 100.00
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.
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E.&O.E. Oct 15, 2024

www.ganaraskacu.com

Buyer protection and extended warranty

Every time you use your GFCU Debit card online or in store to make a purchase, you are protected with the following benefits:

Buyer protection

This coverage offers protection on the purchase of most retail items, including gifts! For 120 days after the purchase, your item is protected against theft, breakages and fire. Valid claims will be satisfied by replacing the lost or damaged item or by a cash payment which will not exceed the total purchase price.

Extended warranty

Double the warranty period of a purchased item for up to two years as long as the manufacturers warranty is valid in Canada for five years or less. Just use your debit card to purchase the item and the additional protection is automatic.

Examples of purchases that are covered

Jewelry, sunglasses, golf clubs, clothing, electronics, furniture, toys.

Examples of purchases that are not covered

Cash, travelers cheques, motorized vehicles, animals and living plants.

Making a claim is easy. Simply keep a copy of the transaction, receipt and the manufacturers warranty. To make a claim, call

1-800-263-9120

www.ganaraskacu.com

GFCU Member Perks Program

Get perks by being a GFCU member, Simply show your Debit Card to take advantage of special offers and discounts from participating businesses.

The perks of being a GFCU member

Shop at the local businesses you love and discover new ones all while being rewarded.



Look for the Member Perks Sticker at participating businesses.

Visit www.ganaraskacu.com/perks for a full list of perks.

www.ganaraskacu.com

Personal Account Packages.



Ganaraska
Financial
Credit Union 
achieve  prosper  grow

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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 checks 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 over 3,500 ATMs free of charge using the Exchange network. Just look for the Exchange network logo or visit www.the-exchange.ca to locate an ATM near you.

Hours of service

Monday - Friday | 9:00am - 5pm

Branch Locations

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

Follow Us on social media

Facebook | @ganaraskafinancialcreditunion
Instagram | @ganaraskafinancialcreditunion

Personal Account Packages.

Which package suits you best?	Pay as you go	Plan	Plus	Membershare	Youth (age 18 & under)	Golden (age 60 plus)	Daily Savings	US Savings
Plan Fee	\$ 4.95	\$ 14.95	\$ 5.95	\$ 4.95	FREE	\$ 4.95	FREE	FREE
Cheque Deposits	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Cheque Deposits	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Cash Deposits Withdrawals and Preauthorized 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	1 Free/mth \$2/addt'l	\$1.00 in branch only
Bill Payments								
In Branch	\$ 1.50	Unlimited	Unlimited	Unlimited	Unlimited	\$ 2.00	N/A	N/A
ATM	\$ 1.00	Unlimited	Unlimited	Unlimited	Unlimited	\$ 2.00	N/A	N/A
Online Banking	\$ 1.00	Unlimited	Unlimited	Unlimited	Unlimited	\$ 2.00	N/A	N/A
Cheque Certification	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00	FREE	\$ 15.00	N/A	N/A
Office Cheque	\$ 9.50	\$ 9.50	\$ 9.50	\$ 9.50	FREE	\$ 9.50	\$ 9.50	\$ 8.50
E-statements	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE

ADDITIONAL FEES

Deposit Anywhere	FREE	FREE	FREE	FREE	FREE	FREE	FREE	N/A
Mobile Alerts	FREE	FREE	FREE	FREE	FREE	FREE	FREE	N/A
Exchange ATM	FREE	FREE	FREE	FREE	FREE	FREE	FREE	N/A
Interac ATM	\$ 2.50	\$ 2.50	\$ 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	\$ 5.00	\$ 5.00	N/A
International CIRRUS ATM	\$ 5.00	\$ 5.00	\$ 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	\$ 3.99	\$ 3.99	N/A
Interac e-transfer								
Sending	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	N/A
Receiving	FREE	FREE	FREE	FREE	FREE	FREE	FREE	N/A
Cheques	At cost	At cost	At cost	At cost	At cost	N/A	N/A	N/A
Monthly overdraft (fee+ interest)	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	N/A	N/A
Overdraft (per event)	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	N/A	N/A
Cover draft (per event)	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	N/A	N/A