

## 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	\$30.00
Print Outs	\$2 per page
Stop Payment	\$15.00
NSF Cheque or PAD	\$10.00
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
Membercard replacement	\$ 10.00

### MISCELLANEOUS

Balance of account transfer	\$ 25.00
RRSP/RRIF/TFSA/Transfer out	\$100.00

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- 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

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

# GFCU Member Perks Program

# Community Account Package.

## THE PERKS OF BEING A GFCU MEMBER

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

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



## 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



## 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](http://www.the-exchange.ca) to locate an ATM near you.

### Hours of service

Monday - Friday | 9:00am - 5pm

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## Plan Fee

**\$4.95**

Cheque Deposits FREE  
Cash Deposits FREE  
Withdrawals and Preauthorized payments/cheques Unlimited

Bill Payments In Branch Unlimited  
ATM Unlimited  
Online Banking Unlimited

Cheque Certification \$15.00  
Office Cheque \$9.50  
E-statements FREE

### ADDITIONAL FEES

Deposit Anywhere FREE  
Mobile Alerts FREE  
Exchange ATM FREE  
Interac ATM \$2.50  
US CIRRUS ATM \$5.00  
International CIRRUS ATM \$5.00  
Monthly mailed statement \$3.99  
Interac e - Transfer  
Sending \$1.00  
Receiving FREE  
Cheques At cost  
Overdraft \$5.00  
Cover draft \$5.00

## Community Account Mastercard

A Mastercard for your community account makes managing money easy and secure. It's accepted worldwide, allowing you to shop and track expenses effortlessly.

Plus, our cards offer rewards and perks like cashback or travel insurance.

Choosing a Mastercard can strengthen your community by promoting smart spending and financial responsibility.

Upgrade your community account with a Mastercard today!

Visit [www.collabriacreditcards.ca](http://www.collabriacreditcards.ca) for more information.

### 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 checks by automatically transferring funds from one account to another on any predetermined date for a constant or changing amount.

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