

Personal Account Packages



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.



Look for the Member Perks Sticker at participating businesses. Visit www.ganaraskacu.com/perks for a full list of perks.

Personal Mastercards

A Personal Mastercard offers several benefits for managing individual finances:

- Expense Tracking: Easily distinguish personal purchases for better budgeting.
- Cash Flow Management: Access funds to make purchases when needed and pay later.
- Quick Cash Access: Provides funds for emergencies or unexpected costs.
- Versatile Use: Ideal for everyday expenses like dining, entertainment, and travel.
- Rewards Program: Earn points on purchases that can be redeemed for cash, merchandise, gift cards, travel, or charity donations.

Overall, a Personal Mastercard simplifies financial management while providing valuable rewards and benefits.

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, and 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.

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	\$20.00
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.

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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 E.&O.E. March 2026

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 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

Follow Us on Social Media

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

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

Personal Account Packages

Which package suits you best?	Pay -as you-go	Plan	Plus	Membershare	Youth 18 & Under	Golden 60 Plus	Daily Savings	US Savings
Plan Fee	\$4.95	\$10.95	\$15.95	\$4.95	Free	\$4.95	Free	Free
Cheque Deposits	Free	Free	Free	Free	Free	Free	Free	Free
Cash Deposits	Free	Free	Free	Free	Free	Free	Free	Free
Withdrawals and Preauthorized Payments/Cheques	\$1.00 per withdrawal/PAD	25 Free Day-to-Day Transactions	Unlimited	Unlimited	Unlimited	Unlimited	1 Free/mth \$2/addt'l	\$1.00 In-Branch Only
Bill Payments	In-Branch ATM Online Banking	\$1.50 \$1.00 \$1.00	Unlimited Unlimited Unlimited	Unlimited Unlimited Unlimited	Unlimited Unlimited Unlimited	Unlimited Unlimited Unlimited	Free Free Free	N/A 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	\$3.99

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 Receiving	\$1.00 Free	\$1.00 Free	\$1.00 Free	\$1.00 Free	\$1.00 Free	\$1.00 Free	\$1.00 Free
Cheques	At Cost	At Cost	At Cost	At Cost	At Cost	At Cost	N/A	N/A
Monthly Overdraft (Fee + Interest)	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	N/A
Overdraft (Per Event)	\$5.00	\$5.00	\$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	\$5.00	\$5.00	N/A

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