

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

MISCELLANEOUS

Balance of account transfer	\$ 25.00
RRSP/RRIF/TFSA/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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GFCU Member Perks Program

Student 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 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 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

Plan Fee

FREE

Cheque Deposits
Cash Deposits
Withdrawals and Preauthorized payments/cheques

FREE
FREE
Unlimited
Unlimited
Unlimited

Bill Payments
In Branch
ATM
Online Banking

Unlimited
Unlimited
Unlimited

Cheque Certification
Office Cheque
E-statements

\$15.00
\$9.50
FREE

ADDITIONAL FEES

Deposit Anywhere
Mobile Alerts
Exchange ATM
Interac ATM
US CIRRUS ATM
International CIRRUS ATM
Monthly mailed statement
Interac e - Transfer
Sending
Receiving
Cheques
Overdraft
Cover draft

FREE
FREE
FREE
\$2.50
\$5.00
\$5.00
\$3.99
\$1.00
FREE
At cost
\$5.00
\$5.00

Student Account Mastercard

A Student Mastercard is the perfect financial tool for busy students! It's designed to make managing your money easy and stress-free. You can earn rewards on your everyday purchases, whether it's coffee, textbooks, or shopping for essentials. Plus, with built-in fraud protection and customizable spending limits, you can feel secure and in control of your budget. Simplify your transactions and gain insights into your spending habits to make the most of your student life!

Check out www.collabriacreditcards.ca for more details!

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