

## Additional Account 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
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)	\$10.00 min
Overdraft (per event)	\$5.00
Coverdraft (per event)	\$5.00

### MISCELLANEOUS

Balance of Account Transfer	\$25.00
Membercard Replacement	\$10.00
Community Account Signing Officer Changes	
Per Calendar Year	1 Free
Each Additional	\$25.00

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 is used under license.  
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E.&O.E. May 1, 2019

## Ganaraska Financial Credit Union Helps Your Business

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Whether your business is just starting out, or established and looking for a community oriented financial institution with your best interest in mind, GFCU is here to help.

We provide the service, guidance and time necessary for you to make the right decisions for your business. We know every business is different and we'll make the commitment to work along side you to find the right solution. We believe in and support small business in our communities and we're dedicated to being a financial institution that understands your business needs.

### BUSINESS LINES OF CREDIT

GFCU Business Line of Credit is an easy and convenient way to bridge your day-to-day operating cash flow requirements. Enabling you to withdraw the amount you need when it's convenient for you and only pay interest when you draw on the funds. You can access your funds through ATM's, debit card purchase, cheque or by visiting a local branch.

### BUSINESS MORTGAGES AND LOANS

Whether you're looking to purchase or refinance industrial, business or investment property, GFCU has great, low Business Mortgage rates, the term you want and a flexible repayment schedule to suit your needs.

GFCU can structure financing solutions that meet both your current and long-range goals. Our exceptional level of experience and commitment to understanding your business enables us to anticipate your credit needs at every stage of your evolution.

## 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 business.



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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

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

1.888.374.1717

# Business & Community 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](http://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	
	BUSINESS BASIC	BUSINESS PLAN	BUSINESS PLUS	GFCU COMMUNITY	DAILY SAVINGS	US SAVINGS
	Low Volume User	Medium Volume User	For Businesses Who Hold Additional Member Shares	Daily Banking for Non-Profit or Community Group	Business Savings	Savings of US Funds
Monthly Maintenance/Plan Fee	\$14.95	\$50.95	\$38.20	\$4.95	FREE	FREE
Deposits - Cash per \$1000's	\$1.50	\$1.50	\$1.50	FREE	\$1.50	\$1.50
Withdrawals and Preauthorized Payments/Cheques	\$1.05	60 Free Day-to-Day	60 Free Day-to-Day	Unlimited Day-to-Day	1 Free/mth \$2/Adtd'l	\$1.00 In-branch only
Bill Payments @ In-branch (each)	\$1.50	Unlimited	Unlimited	Unlimited	\$2.00	n/a
@ ATM	\$0.75	Unlimited	Unlimited	Unlimited	\$2.00	n/a
@ TeleBanking	\$0.75	Unlimited	Unlimited	Unlimited	\$2.00	n/a
@ Online Banking	\$0.75	Unlimited	Unlimited	Unlimited	\$2.00	n/a
Cheque Certification	\$15.00	\$15.00	\$15.00	\$15.00	n/a	n/a
Office Cheque	\$ 8.50	\$ 8.50	\$ 8.50	\$ 8.50	\$ 8.50	\$ 8.50
E-statements	Free	Free	Free	Free	Free	Free
<b>ADDITIONAL FEES</b>						
Deposit Anywhere™	Free	Free	Free	Free	Free	n/a
Mobile Alerts	Free	Free	Free	Free	Free	n/a
Exchange ATM	Free	Free	Free	Free	Free	n/a
Interac ATM	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	n/a
US CIRRUS ATM	\$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	n/a
Monthly Mailed Statement (including cheque images)	\$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	n/a
- Receiving	Free	Free	Free	Free	Free	n/a
Cheques (basic personalized)	at cost	at cost	at cost	at cost	n/a	n/a
Monthly Overdraft (fee + interest)	\$10.00 min	\$10.00 min	\$10.00 min	\$ 5.00 min	\$10.00 min	n/a
Overdraft (per event)	\$ 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	n/a
<b>DAY-TO-DAY TRANSACTIONS INCLUDE:</b> *Fees apply in excess of monthly package limits						
<ul style="list-style-type: none"> <li>Cheques</li> <li>Pre-authorized payments</li> <li>In-branch withdrawals</li> </ul>		<ul style="list-style-type: none"> <li>Debit card purchases</li> <li>THE EXCHANGE Network ATM withdrawals and transfers</li> </ul>		<ul style="list-style-type: none"> <li>Transfers (In-branch, ATM, Telebanking and Online Banking)</li> </ul>		

## ABOUT OUR SERVICE FEES

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## MERCHANT SERVICES

### SUPPORT. KNOWLEDGE. SUCCESS.

GFCU is partnered with a major credit card processor to help our Business Members get more from their payment processing. We are confident that when you make the switch, you'll quickly see the difference with their one-to-one approach.

### SUPPORT

Local advisor to help you choose the best options for your business

### KNOWLEDGE

Help you understand the costs associated with payment processing

### SUCCESS

Provide competitive options, unique to your business, to help you succeed.

## CASH MANAGEMENT

### COMMERCIAL AUTOMATED FUNDS TRANSFER (CAFT)

Easily provide your customers with pre-authorized payments or electronic payroll for your employees. Recurring payables and receivables can be automatically processed for easy and cost-effective cash management. CAFT service is both simple and convenient. Once you have access, just upload your file through our secure web-based application and the funds are deposited or withdrawn directly into or from the individual accounts you've specified, This saves you time and reduces operating costs with writing, distributing and reconciling paper cheques.

### KEY BENEFITS AND FEATURES

- Simplify direct deposit
- Collect payments conveniently