

Additional Account Fees

SENDING MONEY

Send Interac® e-Transfer	Free
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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E.&O.E. Feb 1, 2020

Ganaraska Financial Credit Union Helps Your Business

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 alongside 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 commit- meant to understanding your business enables us to anticipate your credit needs at every stage of your evolution.



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Find us on Facebook and Instagram



@ganaraskafinancialcreditunion

Business & Community Service Fee Guide



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-Friday 9:30-5pm

ONLINE BANKING

Convenient, easy and secure. With Member Direct Online Banking you can manage your daily banking from your computer.

MOBILE BANKING

The Ganaraska Mobile App is available on iPhone 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 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 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 make deposits without paying additional surcharges.

To locate an Exchange® ATM near you visit www.the-exchange.ca or download their easyto-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
Cheque Deposits	FREE	FREE	FREE	FREE	FREE	FREE
Cash Deposits per \$1000	\$1.50	\$1.50	\$1.50	\$1.50	\$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/Add'l	\$1.00 In-branch only
Bill Payments (each)	@In-branch \$1.50 @ATM \$0.75 @TeleBanking \$0.75 @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
ADDITIONAL FEES						
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	FREE	FREE	FREE	FREE	FREE	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

DAY-TO-DAY TRANSACTIONS INCLUDE:

- Cheques
- Pre-authorized payments
- In-branch withdrawals
- Debit card purchases
- THE EXCHANGE® Network ATM withdrawals and transfers
- Transfers (In-branch, ATM, Telebanking and Online Banking)

*Fees apply in excess of monthly package limits

ABOUT OUR SERVICE FEES

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Business Mastercard's

The smart way to make the most out of your company's purchases.

- Separates your business and personal expenses
- Helps manage cash flow and expenses efficiently
- Gives you access to immediate cash
- Perfect for everyday travel and entertainment, office supplies, and business expenses

Find the perfect card for your Business at www.ganaraskacu.com

Payment Stream AFT

AFT is a **free** online service for businesses wanting to create and deliver pre-authorized debits and direct deposit transactions. With AFT, you can do transactions with employees, customers, suppliers and accounts at other credit unions and financial institutions across Canada.

AFT allows your business to avoid the printing or receipt of cheques by automatically transferring funds from one account to another, at any predetermined date for constant or changing amount.

AFT is:

- Fast, user-friendly and costeffective
- Safe and secure