

Personal Service Fees

SENDING MONEY

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	\$5.00 min
Overdraft (per event)	\$5.00
Coverdraft (per event)	\$5.00

MISCELLANEOUS

RRSP/RRIF/TFSA Transfer Out Fee	\$100.00
Balance of Account Transfer	\$25.00
Member card 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.

Buyer Protection Extended Warranty Program Summary

THE PARTICULARS

How does the Program work? It's simple. Every time a GFCU member uses their MEMBER CARD Debit Card for an Interac Direct Payment purchase, they are protected with the following benefits:

BUYER PROTECTION

This coverage offers protection on the purchase of most retail items – and that includes gifts! For a full 120 days after the purchase, the item is protected if it's stolen, dropped and broken or even consumed in a fire. Valid claims will be satisfied by replacing the lost or damaged item, or by a cash payment in an amount not to exceed the amount of the total purchase price.

EXTENDED WARRANTY

The Program doubles the warranty period of a purchased item up to two years, as long as the manufacturer's warranty is valid in Canada for five years or less. For example, when you purchase a blender, the manufacturer would typically offer a one-year warranty. But if you use your insured Credit Union account for the purchase, the blender would be protected under the terms of the original warranty for an additional one-year period.

CHEQUING ACCOUNTS ALSO!

For GFCU members shopping at a merchant who doesn't offer Interac Direct Payment? No problem! Any purchase made by a Debit Card holder using a cheque drawn on an insured account receives the same protection.

WHAT TYPES OF PURCHASES ARE COVERED?

Many types of purchases are protected. Items such as: Jewelry, sunglasses, golf clubs, clothing, computer equipment, video games, cell phones, cameras, furniture, air compressors, iPods, trampolines, toys and more. Examples of items not covered included: cash, travelers' cheques, motorized vehicles, animals, living plants.

HOW TO MAKE A CLAIM

Just be sure to keep a copy of your transaction record, receipt and for warranty claims, the manufacturers warranty. To make a claim, call 1-800-263-9120.



PORT HOPE	COBOURG
17 Queen St. ON L1A 2Y8	57 Albert St. ON K9A 2P8
T: 905.885.8134	T: 905.885.8134
F: 905.885.8298	F: 905.372.0238

www.ganaraskacu.com
1.888.374.1717

Find us on Facebook and Instagram



@ganaraskafinancialcreditunion

Personal Services Fee Guide



Welcome to GFCU!

Ganaraska Financial Credit Union features local decision-making. Our Board of Directors and Staff live and work in the communities we serve. All of us stand ready to serve you. Thank you for joining the GFCU Family.

WHY A CREDIT UNION? At Ganaraska Financial Credit Union, we'll help you reach your financial goals. Here, you're a member, not a number. Our rates and fees are competitive. We support the communities we serve—because we are the communities we serve. We care about your success, because it ultimately makes our community stronger.

MEMBERSHIP IS EASY! Membership to Ganaraska Financial Credit Union requires a one-time, dividend earning deposit of \$50 into a Member Share Savings Account.

Ways To Bank

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 9:30-5

ONLINE BANKING

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 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 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		
	PAY AS YOU GO	PLAN	PLUS	FREE	GOLDEN	YOUTH	STUDENT	DAILY	HISA	US SAVINGS
	Occasional Transaction Members	Medium Transaction Members	Unlimited Transaction Members 1 Monthly Fee	Members Who Hold Additional Member Share	Members Age 60+	Members Age 18 & Under	Members Age 18-25 & Full-time Student	Members Age 18-25 & Full-time Student	High Interest Savings Account	Savings of US Funds
Monthly Maintenance/Plan Fee	\$ 4.95	\$ 10.95	\$ 15.95	\$ 4.95	\$ 4.95	FREE	FREE	FREE	FREE	FREE
Deposits	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Withdrawals and Pre-authorized Payments/Cheques	\$ 1.00	25 Free Day-to-Day	Unlimited Day-to-Day	Unlimited Day-to-Day	Unlimited Day-to-Day	Unlimited Day-to-Day	Unlimited Day-to-Day	1 Free/mth \$2/addt'l	1 Free/mth \$5/addt'l	\$ 1.00 in-branch
Bill Payments @ In-branch (each) @ ATM @ TeleBanking @ Online Banking	\$ 1.50	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	\$ 2.00	n/a	n/a
	\$ 1.00	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	\$ 2.00	n/a	n/a
	\$ 1.00	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	\$ 2.00	n/a	n/a
	\$ 1.00	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	\$ 2.00	n/a	n/a
Cheque Certification	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00	FREE	FREE	n/a	n/a	n/a
Office Cheque	\$ 8.50	\$ 8.50	\$ 8.50	\$ 8.50	\$ 8.50	FREE	FREE	\$ 8.50	\$ 8.50	\$ 8.50
E-statements	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
ADDITIONAL FEES										
Deposit Anywhere™	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	n/a
Mobile Alerts	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	n/a
Exchange ATM	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	n/a
Interac ATM	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00	\$ 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	\$ 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	\$ 5.00	\$ 5.00	n/a
Monthly Mailed Statement (including cheque images)	\$ 2.99	\$ 2.99	\$ 2.99	\$ 2.99	\$ 2.99	\$ 2.99	\$ 2.99	\$ 2.99	\$ 2.99	n/a
Interac e-Transfer– Sending	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	n/a
– Receiving	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	n/a
Cheques (basic personalized)	at cost	at cost	at cost	at cost	at cost	at cost	at cost	n/a	n/a	n/a
Monthly Overdraft (fee + interest)	\$ 5.00 min	\$ 5.00 min	\$ 5.00 min	\$ 5.00 min	\$ 5.00 min	\$ 5.00 min	\$ 5.00 min	\$ 5.00 min	\$ 5.00 min	n/a
Overdraft (per event)	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	\$ 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	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	n/a
DAY-TO-DAY TRANSACTIONS INCLUDE: *Fees apply in excess of monthly package limits										
<div><div><div>• Cheques</div><div>• Pre-authorized payments</div></div><div><div>• In-branch withdrawals</div><div>• Debit card purchases</div></div><div><div>• THE EXCHANGE Network ATM withdrawals and transfers</div><div>• Transfers (In-branch, ATM, Telebanking and Online Banking)</div></div></div>										

ABOUT OUR CHEQUING ACCOUNT SERVICE FEES

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. Jan 25, 2021