

Identification Required for Individuals

We are required by legislation to view and record the identification presented by any individual when opening a membership. Current (not expired), original documents must be presented, including **at least two pieces of ID from List A, OR at least one piece from List A and one from List B. We cannot accept two pieces from List B.**

List A

- Canadian or U.S. driver's license
- Canadian or foreign passport
- Canadian Social Insurance Number card
- Permanent Resident card
- Citizenship and Immigration Form IMM1000, IMM1442 or IMM5292
- Certificate of Canadian Citizenship or Certificate of Naturalization (paper or card)
- Canadian or U.S. Birth Certificate
- Canadian Old Age Security card
- Provincial Health card (except Manitoba, Ontario, or PEI)

List B

- Canadian Credit Card OR Bank Card with Name
- SGI Identification Card
- Certificate of Indian/Metis Status
- Manitoba LCC ID Card

For those under 18 years

- Valid Student ID Card w/Photo

Minors

For minors under the age of 12 years, we ask that a parent or legal guardian open the account for the minor and that the parent or legal guardian provide two pieces of original, acceptable identification to confirm his or her own identity. In addition, if in your capacity as legal guardian for a minor, you ask us to open a membership for the minor, you must provide us with a certified copy of the legal document verifying your legal guardianship of the minor.

Any minor, regardless of age, who is given signing authority on an account, must present to us two pieces of original acceptable identification. An informal trust account may be an option, although actual ownership and responsibility is still retained by the parent, grandparent or legal guardian acting as trustee on the account.

Business Account Documentation

Due to changes in legislation, we now require significant documentation to open business and non-profit or social organization accounts. It is important for the Flin Flon Credit Union to have documentation that identifies and authenticates the business is active and properly registered, and to identify individuals on each account who may be owners, signing authorities or have a direct or indirect beneficial interest in the account. Our requirements are as follows, depending on your business type:

Sole Proprietor

We are required to get up-to-date personal identification of the owner and any Power of Attorney on the account who may need signing authority. If applicable, we will require a current copy of your trade name registration in the province in which you are located.

Partnership

We will need a copy of your signed partnership agreement, identification of the owners and any Power of Attorney on the account who may need signing authority. If applicable, we will require a current copy of your trade name registration in the province in which you are located.

Corporation

We will need a copy of your Certificate of Incorporation and the Articles of Incorporation identifying all current shareholders and directors. If you have been incorporated for over 12 months, we will require a copy of your latest annual return to the Corporations Office, date-stamped within the last 12 months. We will need identification of all current shareholders and directors of the corporation. If applicable, we will require a current copy of your trade name registration in the province in which you are located.

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Tel 204.687.6620 | Fax 204.687.4110

www.ffcu.ca



@flinfloncu

Get involved!

Flin Flon Credit Union is not a bank. We are owned by you, our members.

Your purchase of the \$5 member share gives you a voice in the direction of your financial institution and we encourage you to get involved. Our seven-person Board of Directors is elected from our membership. Every April, we hold an annual general meeting where we review the previous year's financial statements and look forward to the years ahead.

If you are interested in seeking a directorship, please contact the Credit Union for information regarding qualifications. To ensure that all on our board understand their roles, all elected directors are required to complete Credit Union Director Achievement Training. We welcome all interested individuals who are eager to learn, grow and represent the Flin Flon Credit Union in our community.

Business Banking



What about fees?



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Borrowing *or* Investing
Personal *or* Commercial

BUSINESS CHEQUING ACCOUNTS

Effective May 2016

ACCOUNT	MONTHLY FEE	PRE-PAID TRANSACTIONS	MINIMUM MONTHLY BALANCE	NOTES
Basic Business	\$5.00	—	\$5,000	Monthly fee waived if minimum monthly balance is maintained. Per transaction fees apply.
Business 35	\$26.00	35	n/a	
Business 70	\$52.00	70	n/a	
Business 100	\$75.00	100	n/a	
Business 150	\$110.00	150	\$65,000	Monthly fee waived if minimum monthly balance is maintained. Transaction fees over the prepaid limit would still apply.
Non-Profit Organization	\$4.00	Unlimited	n/a	FFCU generated fees only. Other banks' ATM fees would still apply, if applicable.

All Business Chequing Accounts are non-interest bearing

BUSINESS SAVINGS OPTIONS

Effective May 2016

ACCOUNT	MONTHLY FEE	FREE TRANSACTIONS	TRANSACTION FEES	NOTES
Plan 24 Business	—	2 per month	Withdrawals \$1.25	No charge for deposits
Redeemable Term Deposit	—	—	—	Minimum investment \$1,000 — pays higher interest than Savings

We value your business

We value the business you own and operate and the employment and services you bring to your community. We hope the pricing of our services reflects that.

Your credit union's board is made up of member/owners, just like you, and is committed to providing fair and transparent pricing — and keeping fees as competitive as possible while working to provide options for you to opt out of services you don't want or need — and, therefore, shouldn't have to pay for.

If you have questions about our pricing or concerns about your account charges, please call us at 204-687-6620. As a member, let your voice be heard.

Simple solutions for strong business

Although Flin Flon Credit Union does not historically provide a great deal of start-up funding for new businesses, our account pricing and the fact that we do not charge additional fees for cash or per item cheque handling often saves business owners hundreds of dollars a year.

We do offer commercial financing for established businesses through Commercial Mortgages, Equipment Loans, Commercial Lines of Credit and Business MasterCard® products. We also participate in the Canada Small Business Lending Program, which can help small business finance the cost of land, buildings and equipment with less money down than normally required.

We also offer merchant payment services through our partners First Data, who would be happy to provide you a quote for services. Feel free to contact them directly at 1-888-263-1938.

SERVICE FEES

Effective May 2016

Self-Service deposit	1.00
Full-Service deposit	1.00
Self-Service withdrawal — chequing	1.00
Full-Service withdrawal — chequing	1.00
Self-Service withdrawal — savings	1.25
Full-Service withdrawal — savings	1.25
<i>Self-Service transactions include ATM transfers, ATM withdrawals, Online Bill Payments and Interac Direct Payment (debit) purchases</i>	
<i>Full-Service transactions include cheques, external withdrawals and in-branch withdrawals</i>	
AccuLink ATM withdrawals/transfers (most other Canadian credit unions)	1.00
Interac ATM withdrawals/transfers (most Canadian banks)	1.50
Cirrus ATM withdrawal (Canada)	2.00
Cirrus ATM withdrawal (International)	4.25
Bill payment by cash/cheque (each)	1.50
Bill payment from account/Internet/phone (each)	1.00
Money order/primary order	5.00
Money order/primary order (non-member)	8.00
Certified cheque — member's own cheque	10.00
Certified cheque — member-to-member	12.00
Certified cheque — for non-member	20.00
Stop payment (full details required)	12.00
Non-sufficient funds (including ODP fee)	50.00
Unauthorized overdraft	7.00
Chargeback on account	10.00
Coverdraft charge	2.00
Non-MICR encoded cheque	10.00
U.S. cheque written on CDN account	5.00
Bank confirmations	15.00
Photocopies (per page)	0.25
Transfer fee — RSP	50.00
Transfer fee — Balance of account	25.00
Inactive account — second notice	5.00
Replace non-expired Member Card	5.00

Safety Deposit Boxes (annual fee)

1.5 × 5 inches	35.00
2.5 × 5 inches	45.00
3.5 × 5 inches	50.00
5 × 5 inches	65.00
2.5 × 10 inches	65.00
10.5 × 5 inches	90.00

Wire Payments (processed for FFCU members only)

Outgoing — CDN dollars	25.00
Outgoing — U.S. dollars (USD)	25.00
Incoming — CDN dollars	10.00
Incoming — U.S. dollars (USD)	10.00

Replacement Statements

Within 60 days	Free
Older than 60 days (archived) (each)	2.00

Cheque Images — Front and Back

Within 60 days (each)	2.00
Older than 60 days (archived) (each)	5.00
Statement — printing & mailing (per account)	2.00
eStatement / Statement on Demand	Free

100% Deposit Guarantee

All deposits held at the Flin Flon Credit Union are 100% guaranteed, **without limit**, by the Deposit Guarantee Corporation of Manitoba. Learn more about the guarantee, and your rights under, it at www.depositguarantee.mb.ca



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