

invest & grow

**WORK WITH THE FFCU TEAM
TO MANAGE & GROW YOUR BUSINESS
RIGHT HERE IN OUR COMMUNITY!**

let's get started!

Bring in your identification and open up your FFCU membership.

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 Foreign Passport, or Canadian or Foreign Driver's Licence
- » Manitoba Enhanced Driver's Licence, ID Card or Enhanced ID Card
- » ID Card issued by other Province or Territory
- » Permanent Resident Card
- » Citizenship card (issued prior to 2012)
- » Secure Certificate of Indian Status issued by Government of Canada
- » NEXUS Card
- » Free and Secure Trade (FAST) Card
- » Civil Service Identification Card
- » Corrections Conditional Release ID Card
- » Fire Arms Permit

List B

- » Temporary driver's license (non-photo)
- » Citizenship Certificate
- » Marriage Certificate or Divorce Documentation
- » Original Canadian Birth Certificate
- » Work, Travel, Student Visa (immigration form IMM1442)
- » Corrections Conditional Release Letter
- » Canadian National Institute for the Blind (CNIB) client card bearing the individual's photograph and signature
- » CPP Statement
- » Property tax assessment issued by a city or municipality
- » Provincially-issued vehicle registration
- » Benefit statement — Federal, Provincial, Territorial and municipal level
- » CRA documents: Notice of Assessment; Requirement to pay notice; Installment reminder/receipt; GST refund letter; Benefits statement

Below must be issued by other Canadian Sources — Original, Current and Valid

- » Insurance documents (home, auto, life)
- » School ID (if it contains date of birth)
- » MMF (Métis) ID Card
- » Utility bills
- » T4 Statement
- » Record of Employment (ROE)
- » Bank or Investment account statement

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.



we are listening

The Flin Flon Credit Union isn't just a bank, we are owned by **YOU**, our members. We are committed to listening to our members and we want to hear from you.

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

**MANAGE & GROW YOUR BUSINESS
WITH THE FFCU**



**flinflon
creditunion**

36 Main Street
Flin Flon, Manitoba
R8A 1J6

T: 1.204.687.6620
F: 1.204.687.4110

stay connected:
WWW.FFCU.CA



business chequing accounts

EFFECTIVE APRIL 2021

ACCOUNT	MONTHLY FEE	PRE-PAID TRANSACTIONS	MINIMUM MONTHLY BALANCE	MINIMUM BALANCE WAIVERS
Basic Business	\$5.95	-	\$5,000	Monthly fee waived if minimum monthly balance is maintained. Per transaction fees apply.
Business 35	\$29.95	35	\$30,000	Monthly fee waived if minimum monthly balance is maintained. Per transaction fees apply.
Business 70	\$59.95	70	\$40,000	Monthly fee waived if minimum monthly balance is maintained. Per transaction fees apply.
Business 100	\$85.95	100	\$55,000	Monthly fee waived if minimum monthly balance is maintained. Per transaction fees apply.
Business 150	\$119.95	150	\$65,000	Monthly fee waived if minimum monthly balance is maintained. Transaction fees over the prepaid limit would still apply. Receive a rebate of up to 8 eTransfers/month
Non-Profit Organization	\$4.95	Unlimited	-	FFCU generated fees only. Other banks' ATM fees would still apply, if applicable.

All Business Chequing Accounts are non-interest bearing

We reserve the right to apply an additional monthly maintenance fee for high volume cash or coin accounts after completion of a business review in order to recover the cost of excess shipping or delivery of cash or coin.

business savings options

EFFECTIVE APRIL 2021

ACCOUNT	MONTHLY FEE	PRE-PAID TRANSACTIONS	NOTES
Plan 24 Business	-	-	
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 are bring to our growing community.

It is our goal to have a pricing structure that reflects our level of gratitude. We strive to be transparent with our pricing, to keep fees as competitive as possible to have options for you to opt out of services that you don't need or want.

we are your simple solution

Through our competitive account pricing and the flexibility with services, we can save business owners hundreds of dollars each year.

investing in strong business

Book an appointment with one of our Business Account Managers to learn more about borrowing options for your business.

From Commercial Mortgages to equipment loans and business lines of credit, we offer borrowing opportunities for established businesses.

service fees

EFFECTIVE APRIL 2021

Self-Service deposit/withdrawal — chequing	\$1.25
Full-Service deposit/withdrawal — chequing	\$1.25
Self-Service deposit/withdrawal — savings	\$1.50
Full-Service deposit/withdrawal — savings	\$1.50
<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
eTransfer fee	\$1.50
New Credit Request - up to \$50,000	\$100.00
New Credit Request - \$50,000 - \$250,000	\$250.00
New Credit Request - greater than \$250,000	0.2% of credit requested
Credit Limit Renewing - up to \$10,000 or fully cash secured	\$25.00
Credit Limit Renewing - \$10,000 - \$250,000	\$150.00
Credit Limit Renewing - greater than \$250,000	\$250.00
Bill payment (each)	\$1.50
Money order/primary order	\$5.00
Money order/primary order (non-member)	\$8.00
Certified cheque — member's own cheque	\$10.00
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	\$30.00
Outgoing — U.S. dollars (USD)	\$30.00
Outgoing - >\$100,000	\$70.00
Incoming — CDN dollars	\$15.00
Incoming — U.S. dollars (USD)	\$15.00
Replacement Statements	
eStatement / Statement on Demand	Free
Older than 60 days (archived) (each)	\$2.00
Statement - Printing & Mailing (per account)	\$3.00

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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creditunion