

invest & grow

**MANAGE, GROW & REACH YOUR
PERSONAL FINANCE GOALS
RIGHT HERE, AT HOME.**

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.

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.

personal banking

INVEST & GROW AT HOME WITH FFCU



**flinflon
creditunion**

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personal chequing accounts

EFFECTIVE AUGUST 2019

ACCOUNT	INTEREST BEARING	MONTHLY FEE	PRE-PAID TRANSACTIONS	TRANSACTIONS AT OTHER ATMS*	MINIMUM DAILY BALANCE**	FOR THE MEMBER WHO...
Value Chequing	No	\$3.95	10 self-serve or full-serve	-	\$3,000	does few transactions but needs the ability to write cheques.
e50 Chequing	No	\$10.95	50 self-serve	2 free/month	-	doesn't come into the branch, uses mostly ATM, POS or Internet banking. \$10 discount on safety deposit box rental. Benefits from rebate on up to 2 e-transfers/month
No-Limit Chequing	No	\$15.95	Unlimited self-serve or full-serve	2 free/month	\$5,000	wants freedom to bank however they want and may be able to keep at least \$5,000 in their account. FREE standard cheques. \$10 discount on safety deposit box rental. Benefits from rebate on up to 4 e-transfers/month
All-in-One Chequing	Yes	\$3.95	10 self-serve or full-serve (UNLIMITED if minimum daily balance maintained)	-	\$10,000	keeps a high balance in their chequing account, only a few transactions and wants to earn interest.

* Applies to FFCU fee only. ATM fees charged by other financial institution may apply.

** Monthly fee is waived if minimum balance is maintained. Member is charged only for transactions over pre-paid limits.

special chequing accounts

EFFECTIVE AUGUST 2019

ACCOUNT	INTEREST BEARING	MONTHLY FEE	PRE-PAID TRANSACTIONS	OTHER BENEFITS	FOR THE MEMBER WHO...
Youth Chequing	No	-	Unlimited self-serve or full-serve	2 free transactions/month at other ATMs. No statement mailing fee.	is under the age of 18.
Student Chequing	No	-	50 self-serve	2 free transactions/month at other ATMs.	is attending post-secondary school (expires 1 year after graduation).
Golden Chequing	No	-	Unlimited self-serve or full-serve	2 free transactions/month at other ATMs. Free money orders. \$10 discount on safety deposit box rental.	is age 59 or over. FREE standard cheques.
Golden All-in-One Chequing	Yes	-	Unlimited self-serve or full-serve	2 free transactions/month at other ATMs. Free money orders. \$10 discount on safety deposit box rental.	is age 59 or over and keeps a high balance in their chequing account. FREE standard cheques.

savings accounts

EFFECTIVE AUGUST 2019

ACCOUNT	FREE TRANSACTIONS	OTHER BENEFITS
Plan 24 Savings	2/month	Interest calculated daily, paid monthly.
Regular Savings <i>(no longer available)</i>	-	Interest paid semi-annually.
Fat Cat Child Savings	30/month	For children under 13 years of age (may be opened in trust). Interest calculated daily, paid monthly. No statement mailing fee.
Youth Daily Savings	Unlimited	For teenagers aged 13-17. Interest calculated daily, paid monthly. No statement mailing fee.
Golden Plan 24	Unlimited	For members 59 and over. Interest calculated daily, paid monthly.
Golden Regular Savings <i>(no longer available)</i>	Unlimited	For members 59 and over. Interest paid semi-annually.

MONTHLY STATEMENT MAILING FEE APPLIES TO ALL ACCOUNTS UNLESS OTHERWISE NOTED

service fees

EFFECTIVE AUGUST 2019

Self-Service deposit	\$1.00
Full-Service deposit	\$1.00
Self-Service withdrawal — chequing	\$1.25
Full-Service withdrawal — chequing	\$1.25
Self-Service withdrawal — savings	\$1.50
Full-Service withdrawal — savings	\$1.50

Self-Service transactions include ATM transfers, ATM withdrawals, Online Bill Payments and Interac Direct Payment (debit) purchases

Full-Service transactions include cheques, external withdrawals and in-branch withdrawals

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)	\$1.50

Money order/primary order	\$5.00
Money order/primary order (non-member)	\$8.00

Certified cheque — member's own cheque	\$10.00
Certified cheque — 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
Loan application fee	\$25.00

Internal appraisal fee	\$150.00
Loan NSF payment fee	\$35.00

LOC delinquent notice	\$15.00
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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
Outgoing Interac eTransfer fee	\$1.50

Wire Payments <small>(PROCESSED FOR FFCU MEMBERS ONLY)</small>	
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

Wire Payments (CHEQUE IMAGES)		
Within 60 days	(each)	\$2.00
Older than 60 days (archived)	(each)	\$5.00

Replacement Statements	
Archived (over 2 years back)	(each) \$2.00
Statement - printing & mailing	(per account) \$3.00
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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creditunion