



# FEDERAL EMPLOYEES (KINGSTON) CREDIT UNION LIMITED

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Tel: 634-3875 Fax: 634-1711

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Kingston, ON K7L 5H6  
Tel: 546-0909 Fax: 546-7891

## NEWSLETTER – JANUARY 2010



Thank you for helping to make the Hotel Dieu Winter Clothing Drive a huge success. We appreciate your generosity!

Hoping all of our Members had a wonderful holidays season!  
And wishing you all the best in the New Year!

### Don't get lost on the road to retirement!

#### Make your RRSP Contribution Today

We offer:

- Investment Loans at Prime Rate
- Convenient Payroll Deduction
- Automatic Transfer Deposits
- Mutual Funds Investment Options
- Variable and Fixed Rate Plans
- No Fees or charges of any kind while on deposit at the Credit Union
- Competitive Interest Rates
- Spousal Deposits Available
- Complimentary Financial Plan – Ask an MSO for details today!



### Introducing Your New Statement

**We understand how important your banking information is to you each month.**

**We have improved our statements by changing the format to make them clearer and easier to understand. Everything you'd expect to find on your statement plus a few more options.**

**ACCOUNT SUMMARY - Summarizes the balances on all of your accounts, investments and loans.**

**CONTACTS - Telephone and email contact information for our General Manager and Loans Officer**

**MESSAGES - up-to-date information about everything that is happening at the Credit Union.**

- \* **Branch and Website Contact Information**
- \* **Account, Investment and Loan Details**
- \* **New Promotions and Events**
- \* **Cheque Images**

# ~ NOTICE TO OUR MEMBERS ~

**We always strive to provide the highest standard of service as well as the best products and services to our Members at the lowest possible cost. We have maintained our prices for over five years, however, our fees to provide these services have continued to increase. After much discussion and careful consideration, the Credit Union will be changing the charges associated with some of the services that we provide.**

**Effective January 1, 2010 the following rates will be applicable:**

## **Package Chequing Account      \$12.00 / Month**

- FREE - Unlimited cheques or pre-authorized debits
- Automated Teller Machine Withdrawals  
Credit Union – FREE    Other machines - \$1.50 each
- UNLIMITED - Interac Transactions
- UNLIMITED - Bill Payments
- FREE Personalized Cheques once a year
- FREE Money Orders
- FREE Canadian Drafts
- Safety Deposit Box Discount of \$8.00 / year

## **Personal Chequing Account      \$3.00 / Month**

- FREE - First 10 Debit Items
- Additional cheques, pre-authorized debits and interac transactions- **\$0.50 each**
- Automated Teller Machine Withdrawals  
Credit Union – FREE    Other machines - \$1.50 each
- Bill Payments - \$0.50 each

## **Senior's Chequing Account      \$3.00 / Month**

- FREE - Unlimited cheques or pre-authorized debits
- Automated Teller Machine Withdrawals  
Credit Union – FREE    Other machines - \$1.50 each
- UNLIMITED - Interac Transactions
- UNLIMITED - Bill Payments
- FREE Canadian Drafts
- FREE Money Orders
- 1/4% Bonus Interest on GIC's, Minimum deposit \$5,000, Minimum term 1 year
- Safety Deposit Box Discount of \$8.00 / year

## **Business Accounts**

- Each Item - **\$0.65 Each**  
(Cheques, Pre-Authorized Debits, Withdrawals, Deposits, Bill Payments)
- No Minimum Balances to Maintain
- FREE - Statements and Cheque Returned Monthly

## **No Changes to our Miscellaneous Service Charges**

- Certified Cheque
  - Member                      \$5.00
  - Non-Member              \$10.00
- Insufficient Funds      \$30.00
- Hold Fee                    \$10.00
- Stop Payment
  - With Details              \$10.00
  - Without Details          \$15.00
- Bank Draft                \$5.00
- USD Bank Draft          \$5.00
- Money Order              \$5.00
- Dormant Account        \$15.00
- 90 Days Closure         \$25.00
- TelPay Bill Payment
  - Standard Listing        \$0.50
  - Payment with Details    \$1.50
  - Funds Transfer          \$5.00
- PAD / PAC Error         \$3.00
- Registered Transfer      \$50.00
- Statement Printout       \$0.00
- MemberCard Issuance   \$0.00
- Letter of Reference       \$0.00
- Travellers Cheques      \$0.00
- Late Loan Payment       \$25.00
- PPSA Registration        \$25.00

## **Credit Union Will Pay You:**

- Member Referral         \$25.00
- 5 x Referrals              \$125.00  
    Plus \$50 Gas Card
- Mortgage
  - House Appraisal (up to) \$250.00
  - Lawyer Fees (up to) \$400.00