



FEDERAL EMPLOYEES (KINGSTON) CREDIT UNION LIMITED

464 Princess Street, Kingston, ON K7L 1C2
501-4499 Bath Road, Amherstview, ON K7N 1A6

Tel: 548-4094 Fax: 546-5225
Tel: 634-3875 Fax: 634-1711

NEWSLETTER – MARCH 2012

Loan Rates are Super Low!

Why pay 18% - 25% on Credit Cards?

Reduce your monthly payments!

Upgrade your car?

Home Improvements?

Need a Vacation?

We offer:

- Loans Starting at Only 6.00%
- Fast Applications
- Quick Approval Process
- Pre-Approvals Available
- Insurance Options
 - Life and Disability



Call Gisele or Erin Today!

\$25 Refer-A-Friend Program

Do something nice for a friend, family member, neighbour or co-worker! Introduce them to Federal Employees (Kingston) Credit Union Limited and they can begin enjoying all the benefits of being a Member.

You'll receive \$25 for each Member you refer.
Plus: cut your costs at the pump. When you refer 5 Members you'll also enjoy a \$50 gift card for gas!



www.fedemkcu.com

Please visit our website for the most up-to-date information about your Credit Union. This site offers everything you need to know including information about accounts, miscellaneous services, rates and fees, online banking, investments, and insurance options.

Miscellaneous Service Fees:

- Certified Cheque
 - Member** **\$7.00**
 - Non-Member \$10.00
- Insufficient Funds \$40.00
- Hold Fee \$10.00
- Stop Payment
 - With All Details \$10.00
 - Without Details** **\$20.00**
- **Bank Draft** **\$7.00**
- **Money Order** **\$7.00**
- **USD Bank Draft** **\$7.00**
- Inactive Account Fee \$15.00
- <90 Days Account Closure \$25.00
- TelPay Bill Payment
 - Standard Listing \$0.50
 - Payment Will Details \$1.50
 - Funds Transfer** **\$7.00**
- **Encoding Error** **\$5.00**
- Registered Product Transfer Fee \$50.00
- **Incoming CAD Wire Fee** **\$10.00**
- **Incoming USD Wire Fee** **\$25.00**
- Outgoing Wire Fee \$50.00
- Statement Retrieval \$2.00
- Account Printout FREE
- MemberCard Replacement 1/year FREE
 - Additional Replacements \$5.00
- **Letters For Members** **\$10.00**
- Late Loan Payment \$25.00
- Late Loan Payment (>3 Times) \$40.00
- PPSA Registration Fee \$25.00
- **Mortgage Discharge Fee** **\$200.00**
- **Travellers Cheques Fee** **1%**

Other Products and Services:

- FREE Financial Plan
- Out-of-Province Travel Insurance
- Group and Family Insurance Plans
- Home and Auto Insurance Plans
Available from CUMIS and The Personal
- Safety Deposit Boxes
Small: \$30.00 / Year + HST
Large: \$40.00 / Year + HST
- Loan Insurance Options:
Life, Disability and Critical Illness
- Mutual Funds through
Credential Asset Management Inc.
- Life Events Planner:
Financial calculators to help you plan
for all of your home, auto, family, leisure
and retirement needs.
- Exchange Network:
All the information you need to find an
ATM that you can use at no charge.
- Investment options and rates:
Term Deposits – Short and Long Term
RRSP: Registered Retirement Savings Plan
RRIF: Registered Retirement Income Fund
TFSA: Tax-Free Savings Account
- Lending Options:
Personal Loans
Line of Credit
Mortgages
MeritLine – Home Equity Line of Credit
- Credit Union MasterCard