



FEDERAL EMPLOYEES (KINGSTON) CREDIT UNION LIMITED

464 Princess Street
Kingston, ON K7L 1C2
Tel: 548-4094 Fax: 546-5225

501-4499 Bath Road
Amherstview, ON K7N 1A6
Tel: 634-3875 Fax: 634-1711

Unit 12, 760 Highway 15
Kingston, ON K7L 5H6
Tel: 546-0909 Fax: 546-7891

NEWSLETTER - OCTOBER 2009

NEW MemberCard® Features

- New cards activated and available to use immediately.
- Update access to different accounts: savings or chequing.
- ATM and Point-of-Sale limits increased or decreased in real time.

There are limits on all of our MemberCards® set to a maximum of \$500 at an ATM and \$1000 for making purchases in stores. These limits protect our Members from losses through robbery, fraud and skimming. However, if you are making a special purchase or need access to a larger amount of funds, we can make the change immediately and then revert your limits back after the transaction is complete.

Use your MemberCard® for FREE at any Credit Union!

Our Credit Union is a member of the Exchange Network. Visit www.the-exchange.ca to find an ATM near you! This network offers all of our Members the ability to use ANY Credit Union ATM FREE. So, besides the ATM's located at our branches, you can use the following ATMS:

Unity Savings & Credit Union:

- 850 Princess Street
- 100 Portsmouth Avenue
- 166 Brock Street
- 775 Strand Boulevard

Kingston Community Credit Union:

- 1201 Division Street
- 795 Gardiners Road
- 18 Market Street

Alterna Savings & Credit Union:

- 7 Niagara Park - CFB Kingston



Please visit our website for all your financial information about our Credit Union, the products and services we offer, online banking, investing and borrowing rates and miscellaneous service charges. As we grow and make changes, this site will always offer the information that you need.



www.fedemkcu.com

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
• Stop Payment without Details	\$15.00
• Bank Draft	\$5.00
• USD Bank Draft	\$5.00
• Money Order	\$5.00
• Dormant Account Fee	\$15.00
• 90 Days Account Closure	\$25.00
• TelPay Bill Payment	
Standard Listing	\$0.50
Payment with Details	\$1.50
Funds Transfer	\$5.00
• Encoding Error (PAD / PAC)	\$3.00
• RRSP Transfer Fee	\$50.00
• Statement Printing	\$0.00
• MemberCard Replacement	\$0.00
• Letter of Reference	\$0.00
• Late Loan Payment Fee	\$25.00
• PPSA Registration Fee	\$25.00
• Travellers Cheque Fee	\$0.00

Credit Union pays:

• Mortgage House Appraisal	up to \$250
• Mortgage Lawyer Fees	up to \$400

Other Services Currently Available

- Internet Banking
- Out of Province and/or Country Travel Insurance Available through CUIS
- Group & Family Insurance Plans Available through CUIS
- Home & Auto Insurance Plans available from The Personal Insurance Company and CUIS
- Travellers Cheques Available through AMEX - In Canadian and U.S. Currency - No Fees
- Canadian Money Orders
- U.S. Currency and U.S. Bank Drafts
- Bill Payments
- Canada Savings Bonds Encashment
- Safety Deposit Boxes
Small: \$31.50/ year includes GST
Large: \$42.00 / year includes GST
- Direct Pay Deposit - Government Pay, Payroll, Pensions, Family Allowances, etc.
- Payroll Deductions for Savings, Borrowing, Investing.
- Deposit Insurance Protection (up to \$100,000 aggregate), RRSP's and RRIF's insured up to \$100,000 per contract. Insured by Deposit Insurance Corporation of Ontario
- FREE Financial Counselling
- FREE Financial Fitness and Consumer Information
- FREE Financial Plan