



FEDERAL EMPLOYEES (KINGSTON) CREDIT UNION LIMITED

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NEWSLETTER - DECEMBER 2009

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 with the Credit Union.



CONTACTS

Telephone and email contact information for our General Manager and Loans Officer



MESSAGES

Provides up-to-date information about everything important that is happening at the Credit Union.

Information from your current statement include:

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

Please call your Member Service Officer if you have any questions about your new statement, we are here to help you!



RRSPs – The Key to Your Future

An RRSP is an effective way to ensure your financial security when you retire. A Credit Union RRSP will help save you tax dollars while you build your retirement savings and income.

~ 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 - 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
- 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