



FEDERAL EMPLOYEES (KINGSTON) CREDIT UNION LIMITED

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501-4499 Bath Road, Amherstview, ON K7N 1A6

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Tel: 634-3875 Fax: 634-1711

NEWSLETTER – JUNE 2011

It's Time to Go Green! Say Goodbye to Paper Statements!



- **View, save and print:** Your transaction activity as well as cheque images.
- **Speed:** Online statements are posted faster than regular mail delivery.
- **Accessibility:** Review your account activity and statements whenever and wherever you are.
- **Security:** Reduce your risk of mail fraud and identity theft.
- **Green:** Choose the environmentally friendly option: reduce paper, ink, envelope and postage.

Effective July 1, 2011:

Paper statements will no longer be mailed.

**If you still require your statement,
please contact the Credit Union.**

\$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 \$5.00
 - Non-Member \$10.00
- Insufficient Funds \$40.00
- Hold Fee \$10.00
- Stop Payment
 - With All Details \$10.00
 - Without Details \$15.00
- Bank Draft \$5.00
- Money Order \$5.00
- USD Bank Draft \$5.00
- 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 \$5.00
- Encoding Error \$3.00
- Registered Product Transfer Fee \$50.00
- Incoming CAD Wire Fee \$5.00
- Incoming USD Wire Fee \$20.00
- Outgoing Wire Fee \$50.00
- Statement Retrieval \$2.00
- Account Printout FREE
- MemberCard Replacement 1/year FREE
- Additional Replacements \$5.00
- Letter of Reference FREE
- 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 FREE

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