



Flin Flon Credit Union

Discover the difference of membership

Notice to our membership

We are modifying our Personal Accounts on August 1, 2008

We have been looking for ways to add further value to our chequing accounts and provide more variety and choice with our savings accounts over the past twelve months.

On August 1st we will be instituting some enhancements to our MemberCards, chequing and savings accounts that will have an impact on member statements and the existing pricing of our personal accounts.

We are providing full information on these changes and what they mean through our branch and on our website at www.flinfloncu.mb.ca. Please feel free to contact us at any time during our regular business hours with any questions you may have. Thank you for your continued support and patronage.

Collect CHOICE REWARD points faster whenever you use your MemberCard for in-store purchases!

It is now possible to collect additional CHOICE REWARD points on your Flin Flon Credit Union MasterCard everytime you use your debit card to make a \$20 or more purchase in-store. First make sure that you have a Flin Flon Credit Union MasterCard with the CHOICE REWARDS program, then come into the branch and have it linked to your MemberCard debit card. After that, everytime you use your debit card in-store to make a purchase of \$20 or more you will earn 10 CHOICE REWARD points! It's never been easier to earn points which can be redeemed for travel, merchandise or charitable donations. For more details on the CHOICE REWARDS program visit www.choicerewards.com and if you don't have a CU MasterCard apply at the branch today. Approvals within 24 hours.

Don't worry - your purchases are now protected!

Starting in August when you make a store purchase from your Flin Flon Credit Union personal chequing account – whether by cheque or by MemberCard – it will be automatically covered with 90 days of buyer protection and the existing warranty of your product is doubled up to an additional year. This coverage costs you nothing and provides a lifetime coverage value of \$60,000.00. Visit your branch today to receive a copy of the Certificate of Insurance for your chequing account. If you don't have a chequing account, drop in and let us demonstrate to you the difference of membership with a new FFCU chequing account.

Names and prices are changing to reflect our chequing account options.

On August 1st the following changes will occur to the existing packaged chequing accounts:

- Pay & Go Chequing will become the **FFCU perService Chequing** – this account is best for those with only a few transactions per month who require the convenience of a chequing account. The package price will be \$2.50 per month but will now pre-pay 4 transactions each month.

- Ultimate eService Chequing will become the **FFCU eService Chequing** – this account is for the individual that completes all of their transactions through the automated channels (ATM, POS, Internet) and seldom uses the branch. The fee is dropping on this account from \$12 per month to \$9.50, which prepays 50 electronic transactions.
- Premium Service Chequing will become the **FFCU ourService Chequing** – this account is for the member who does an average number of transactions through a variety of channels whether in person or electronic. The fee on this account is dropping from \$14 to \$12.50 per month and pre-pays 30 in-branch transactions and 30 electronic transactions per month.
- The Elite Service Chequing will become the **FFCU allService Chequing** – this account is for the member who is looking for the freedom to access their funds anyway they choose, as many times as they choose, for one low fee. The monthly fee for this account drops from \$24 to only \$15.50 per month and provides unlimited in-branch or electronic transactions. Also new is it now covers the FFCU portion of up to 2 Interac ATM withdrawals per month.

Other changes have been made to our specialty chequing accounts.

The All-In-One Chequing account will now have a \$2.50 monthly fee but will be the account of choice for members who prefer to carry a high balance in their chequing accounts. Now when you maintain a minimum monthly balance of \$10,000 your \$2.50 fee is waived and you get your first 35 transactions pre-paid. All of that and you still earn interest at the highest tiered rate on the entire account balance.

We will introduce a Student Chequing account, which provides 50 transactions per month for the monthly cost of only \$2.50. Since most students are living outside of our area we also will cover the FFCU portion for up to two ATM withdrawals completed at other financial institutions. Proof of enrollment is required and the benefits are to be renewed every twelve months.

Changes to our savings accounts transaction pricing will provide difference and choice.

The basic transaction fee for any Regular Savings or Plan 24 withdrawal will be \$0.65 per transaction. The Plan 24 account will provide up to two free withdrawals each month and the Regular Savings account will provide a higher interest rate than the Plan 24 account. Fat Cat (ages 0-12 years) child savings are capped at 10 free withdrawals per month and the Youth Builder (ages 13-17) savings are capped at 25 free withdrawals per month. Each account continues to earn interest on the daily balance, paid monthly.

You are the owners of the Flin Flon Credit Union.

If you have a question regarding any of our changes or any of the aspects of dealing with your Flin Flon Credit Union we want to hear from you. Please contact our General Manager, Kory Eastman at 204-687-6620 or by email at keastman@flinfloncu.mb.ca. We hope the above changes can add further value to having your accounts with us and hope that they demonstrate the difference of membership.