



Flin Flon Credit Union Personal Account Service Pricing

as of August 1, 2008

Chequing Account Base Pricing	
Self Service Withdrawal/Transfer <i>includes FFCU ATM, ACCULINK CU ATM, Point of Sale Debit, CU@home Bill Payment, Pre-Authorized Debits</i>	\$0.50
Full Service Withdrawal/Transfer <i>includes all teller assisted withdrawals and transfers</i>	\$0.50
Cheque Clearing	\$0.70

Saving Account Base Pricing	
Basic Daily Transactions	
Self Service Withdrawal/Transfer <i>includes FFCU ATM, ACCULINK CU ATM, Point of Sale Debit, CU@home Bill Payment, Pre-Authorized Debits</i>	\$0.65
Full Service Withdrawal/Transfer <i>includes all teller assisted withdrawals and transfers</i>	\$0.65

ATM Transactions

INTERAC ATM Withdrawal/Transfer	\$1.25
CIRRUS ATM Withdrawal	\$2.00
CIRRUS International ATM Withdrawal	\$4.25

Other Financial Services

Bill Payments (at teller)	\$1.00
Bill Payments (at teller for non-member)	\$2.00
Bill Payments (Telpay 1-800 inc session fee)	\$0.80
Bill Payments (CU@home)	\$0.50
Money Order/Primary Order	\$5.00
Money Order/Primary Order (non-member)	\$6.50
Certified Cheque for Members Own Cheque	\$5.00
Certified Cheque for Member on Another Member	\$10.00
Certified Cheque for a Non-Member	\$15.00
Stop Payment with Complete Details	\$10.00
Stop Payment with Incomplete Details	\$15.00
CU Hold Funds Transfer from Other CU	\$6.00
AMEX Traveller's Cheques Commission	1.00%

Clearing Exceptions

Non-Sufficient Funds	\$30.00
Overdrawn Account	\$5.00
Chargeback on Account	\$8.00
Computer Generated Coverdraft Transfer	\$2.00
Non-MICR Encoded Cheque	\$5.00
Cheque in US Funds on CDN Account	\$5.00
Manually Re-directed EFT - 1st Notice	free
Manually Re-directed EFT - 2nd Notice or More	\$5.00

Wire Payments

Outgoing - Member in CDN/US Dollars	\$10.00
Outgoing - Non-Member in CDN/US Dollars	\$25.00
Incoming - Member	\$5.00
Incoming - Non-Member	\$10.00

Administration Services

Bank Confirmations	\$10.00
Loan Interest Paid Letters	\$10.00
Photocopies/Per Page	\$0.25
RSP Transfer	\$25.00
Balance of Account Transfer	\$10.00
Inactive Account - 1st Notice	free
Inactive Account - 2nd Notice	\$5.00
Replace Non-expired ATM Card	
- 1 per year	free
- more than 1 per year	\$3.00
In Branch Quick Statement Print	\$1.00
Replacement Statement/Cheque Images	
- < 60 days old	\$5.00/each
- > 60 days old (archived)	\$12.00/each

Safety Deposit Box Rental

	Annually
1.5 x 5 inches	\$35.00
2.5 x 5 inches	\$45.00
3.5 x 5 inches	\$50.00
5 x 5 inches	\$65.00
2.5 x 10 inches	\$65.00
10.5 x 5 inches	\$90.00

Earn CHOICE REWARD points when you use your MemberCard for purchases in stores.

Register your MemberCard with your Flin Flon CU MasterCard and earn 10 CHOICE REWARD points each time you use your debit card for a point-of-sale purchase of \$20.00 or more! Earn points faster which can be used to travel (air, train, bus or cruise), receive valuable merchandise or make a charitable donation. Register at your FFCU branch today and view your reward options at www.choicerewards.com.

Don't worry...your protected.

Starting August 1, 2008 everytime you use your MemberCard debit card in store or write a cheque for a store purchase you are protected with the following benefits; **Buyer Protection** - a full 90 days of protection for most purchases against loss, theft or damage; **Extended Warranty** - doubles the warranty of a purchased item up to a year.* See the branch for a full certificate of insurance.

Discover the difference of membership.

Although it may seem, at first glance, that we are like any other financial institution, there is one large difference: your Flin Flon Credit Union is a financial co-operative, owned and controlled by the people we serve. The fundamental operating principle of credit unions is democratic ownership...one member, one vote. This means you have a voice, along with other members, in setting the credit union's direction at the local level, where our services meet your needs. Upon approval of your membership application and the purchase of a \$5 share, you become more than a client of a full service financial institution, you become an owner. You are a member of a system made up of 1,196 independent credit unions across all ten provinces, which manage over \$142 billion dollars of deposits and operate 3,469 branches.

100% Guaranteed

All deposits that you have at the Flin Flon Credit Union are 100% guaranteed by the Credit Union Deposit Guarantee Corporation with no dollar limit restrictions. For full details on the guarantee visit www.cudgc.com.

Deposit to your FFCU account from across the country.

We may be local but we have co-operative partners across the country. You can use your FFCU MemberCard at any of the Credit Union ATM's which bear the ACCULINK symbol to deposit directly to your FFCU account.

You may also withdraw and transfer from these ATM's and pay no more than if you were using your own FFCU ATM. Check out the ATM finder on our website to locate an ACCULINK ATM near your address, anywhere in Canada. (Found under the NEWS section of the website www.flinfloncu.mb.ca)



Open Saturdays to serve you better.

Our branch hours of operation are:

Tuesday to Thursday	9:30 am to 5:00 pm
Friday	9:30 am to 5:30 pm
Saturday	9:30 am to 3:00 pm

Chequing, Savings and Term Account Options updated August 1, 2008

Chequing Account Options

	FFCU <i>per</i> Service	FFCU <i>e</i> Service	FFCU <i>our</i> Service	FFCU <i>all</i> Service	All-In-One	Youth	Student	Golden
Best for a member who...	...has only a few monthly transactions.	...uses only or primarily the self serve options (ATM, POS, etc).	...performs an average mix of self serve, full serve and cheques each month.	...is looking for unlimited access to their funds through all channels for one low fee.	...keeps a high balance and would like to earn interest on their chequing.	...is between the age of 13 and 17.	...is attending post-secondary school and use self serve channels.	...for those 60 years of age or older.
Monthly Fee	\$2.50	\$9.50	\$12.50	\$15.50	\$2.50*	\$0.00	\$2.50	\$0.00
Prepaid Base Transactions	4 any type	50 Self Serve	30 Self Serve 30 Full Serve or Cheques	Unlimited any type	35 if balance is maintained above \$10,000 all month	25 any type	50 Self Serve	Unlimited any type
Prepaid Money Orders Prepaid Primary Orders	0	0	1	2	0	0	0	2
Other Financial Institution ATM uses prepaid**	0	0	0	2	0	0	2	0
Safety Deposit Box Discount	\$0	\$10	\$20	\$20	\$0	\$0	\$0	\$10
Extended Warranty and Buyer Protection	Y	Y	Y	Y	Y	N	Y	Y
Eligible for CHOICE REWARDS with the MemberCard/MC	Y	Y	Y	Y	Y	N	Y	Y
Other Information					*\$2.50 fee is waived if balance remains above \$10,000 for entire month.	CHOICE REWARDS unavailable due to age.	Expires after 12 months then must reapply.	Golden All-In-One account also available to earn tiered interest.

**waives the FFCU portion of the fee. Other financial institution surcharge would still apply.

Telpay telephone transactions are charge at time of use and are not included in the above self serve transactions. CU@home internet banking is included.

Savings Account Options

	Regular Savings	Plan 24 Savings	Fat Cat Savings	Youth Builder Savings	Golden Regular or Plan 24
Best for member who...	...wants more interest and processes little or no transactions	...wants to earn interest and processes a couple of transactions a month	...is between the ages of 0 to 12	...is between the ages of 13 to 17	...is 60 years of age or over.
Prepaid Transactions	0	2	10	25	Unlimited
Interest Calculated	Monthly on minimum balance & paid semi-annually on June 30th & December 31st)	Daily and paid monthly	Daily and paid monthly	Daily and paid monthly	Same as Non-Golden

Questions?

1 204 687 6620
or visit our website
www.flinfloncu.mb.ca

Lost/Stolen MemberCards
1 800 567 8111
TelPay Telephone Banking
800 827 6317
(must be set up at branch for service)

Term Deposit Options

	1 Year Redeemable Term Deposit	1 to 5 Year Term Deposits
Best for member who...	...wants more interest than a savings account and has a minimum of \$1,000 to invest.	...wants higher interest and is willing to commit the money to an investment for a 1 to 5 year period.
Product Information	Fully cashable anytime with no penalty	Non-cashable until maturity.