

## Business Accounts

Whether you've got a side business or a full-grown corporation, we've got a chequing account that beats all others, and we'll customize it for you! Contact us for details.

## Wealth is Different Here

At Frontline we have a great team of experienced experts, well-versed on the complexities and intricacies of wealth management.

We take a whole new approach to growing, managing, and protecting your money. It's based on a belief that comprehensive wealth management shouldn't just be available to the ultra-rich, but to everyone who walks through our doors. That includes you - whether you're a young family who wants an early start on RESPs and RRSPs, a mid-life couple ramping up for retirement, or a senior who needs a tax-efficient approach to retirement income and estate planning. We also have a Certified Executor Advisor on staff, who is an accredited specialist advising Canadian executors using a team-oriented networking approach in the course of their duties as executor. This added service is provided at no charge.

## Conveniences

- Online Banking  
[www.frontlinecu.com](http://www.frontlinecu.com)
- Canada's largest ATM Network
- Mobile banking with Android or iPhone
- Deposit Anywhere
- e-Transfer

Why pay more? Wherever you see THE EXCHANGE® logo you can perform your ATM transactions ding-free. No surcharges will ever be applied to your transactions whether you are using a bank or credit union Exchange ATM. Just look for THE EXCHANGE® logo at or near the ATM and be ding-free.



There are thousands of ATMs across Canada displaying THE EXCHANGE® logo. Find a convenient location close to home, work or on your travels across Canada with our "Frontline ATM Locator" app or visit:

[www.the-exchange.ca](http://www.the-exchange.ca)

## Our Branches

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### Westboro Branch

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365 Richmond Road  
Ottawa, ON K2A 0E7

Tel: 613-729-4312

Fax: 613-729-5075

\*Hours: Monday-Friday

9:00 am - 4:30 pm

*Free parking*

New

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### Kanata Branch

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417-A Hazeldean Road  
Ottawa, ON K2L 4H6

Tel: 613-729-4312

\*Hours: Monday-Friday

9:00 am - 4:30 pm

*Free parking*

### Other Hours Available by Appointment

Tel: 613-729-4312



*whole family financial services*

### *It's all about you!*

Frontline Financial Credit Union is a full-service financial institution that proudly provides products and services to everyone who works on the front lines of our communities, including...

- Firefighters
- Police Officers
- Health Care Employees
- Hydro Employees
- Paramedics
- Support Staff
- Family and Friends
- And those who live or work in Ontario.

Finally, a financial institution that understands your needs and helps you achieve your financial success.

*People before profits!*

## We're banking at its best!

Credit unions are financial cooperatives, not banks. Our products, services and operations resemble those of banks, but there are some major differences. The biggest ones are that we're locally owned by our members, and we invest our profits in the communities where we operate, where our members live and work. We follow a Market Conduct Code that shows our commitment to the fair treatment of all those who use our services. Frontline Credit Union is authorized to operate in Ontario.

We're democratically governed on the cooperative principle of "one member, one vote," regardless of the amount that a member has on deposit or invested in the shares of a credit union.

Deposits are insured by the Financial Services Regulatory Authority of Ontario (FSRA), which covers eligible deposits in Canadian dollars up to \$250,000.

Additionally, FSRA provides unlimited insurance for each registered savings plan or contract, including registered retirement savings plans (RRSPs), registered retirement income funds (RRIFs), registered education savings plans (RESPs) and Tax-Free Savings Accounts (TFSA's).

More information can be found here:

<https://www.fsrao.ca/consumers/credit-unions-and-deposit-insurance>

## What We Offer

### Banking

- Personalized Chequing Accounts
- Customizable Business Accounts
- High Interest Savings Accounts
- Visa – Personal & Business Credit Cards

### Investing

- RRSPs – RRIFs – RESPs
- Tax-Free Savings Accounts
- Mutual Funds\*
- Qtrade Direct Investing
- Term Deposits
- Retirement Planning
- Wealth Management

### Borrowing

- Personal Loans/Student Loans
- CreditMaster® Mortgages
- Building Mortgages
- Lines of Credit
- Home Equity Lines of Credit
- Commercial Credit

\*Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso Financial Inc. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Unless otherwise stated, mutual fund securities and cash balances are not insured or guaranteed and are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer that insures deposits in credit unions. Their values change frequently, and past performance may not be repeated.

*CreditMaster® is a registered trademark of Central 1 Credit Union*

## Package Chequing Accounts

### CU Gold Chequing

Our all-inclusive package chequing account with unlimited over-the-counter transactions, internet, and electronic banking for \$11.95 monthly. Seniors pay \$5.95.

- Unlimited chequing transactions
- Surcharge-free Exchange Network ATM transactions
- Free point of sale
- Free personalized cheques
- Free Canadian bank drafts
- Unlimited bill payments
- Monthly statements
- No minimum balance
- Unlimited Interac e-Transfers

### One Family Chequing

This is our premium all-inclusive chequing account that rewards family membership with Frontline. With at least two generations of family, every member of the family benefits from a discounted monthly rate. This account is equal to the **CU Gold Chequing** with these added features.

- Discounted monthly maintenance fee \$8.95.
- Discounted overdraft protection



## Free Chequing Accounts

### e-Chequing

Designed for the member who embraces self-serve chequing. The e-Chequing account provides unlimited transactions across all online, mobile, EXCHANGE Network ATM, and technological platforms...all at **NO monthly charge.**

- Unlimited chequing transactions
- Unlimited Interac e-Transfers
- Free point of sale
- Surcharge-free EXCHANGE Network ATM transactions
- Free unlimited electronic and pre-authorized debits/credits
- Free/unlimited online banking access
- Free/unlimited bill payments (done online)
- Free e-Statements
- No minimum balance required
- Free first personalized cheque order (50)

### Student Accounts

An account to get your teens started on the road to success and support them through their post-secondary education. Same benefits as our CU Gold Chequing – but **free!**

**February 2024**