

Products and Services

- Full Pay Deposit
- Payroll Deduction Deposit
- Internet Banking
- Chequing & Savings Accounts
- Interac/Debit Card
- Bill Payments
- Credit Union MasterCard
- Special Accounts for Children
- RRSPs - RESPs
- Term Deposits
- Retirement Planning
- Travel Insurance
- Home/Life/Auto Insurance
- Financial Counseling
- Loans/Mortgages/Lines of Credit
- Bridge Financing
- Business Loans

BRANCH HOURS
MONDAY — FRIDAY
9:30 A.M. TO 4:30 P.M.
THURSDAYS
OPEN UNTIL 7:00 P.M.
(BY APPOINTMENT ONLY)

**All accounts are
insured by DICO on
balances up to
\$100,000.**

CONFIDENTIALITY:
Only you and authorized staff at the
Credit Union know how your money is
distributed.

Phone: 416-530-6474
Fax: 416-530-6763
www.fortyork.com
Email: fyinfo@fortyork.com

FOR ALL YOUR
FINANCIAL
SOLUTIONS

**FORT YORK
COMMUNITY
CREDIT
UNION**



People Helping People

Tel: 416-530-6474

Who Are We?

Fort York Community Credit Union currently has over 1,200 members. Our membership is made up of the retirees of Massey Ferguson Industries, former employees of Copp Clark Pitman and Irwin Toy Ltd and current employees of St. Joseph's Health Centre, Toronto Public Library, the Metro Labour Education Centre, Nortel, Expertech & PCS and the residents of our community.

Why Choose A Credit Union?

At the Credit Union, you are a member, not just a customer. The Credit Union exists to serve you and would not exist without you. The money you deposit at the Credit Union is loaned to other members who need funds. Those who borrow recognize that the money belongs to their co-workers and others in their community. Our profits are invested in developing new services for our members, not in building monuments. There are many examples of organizations that have forgotten their purpose, forgotten who they are there to serve. Your Credit Union is proud of its accomplishments and is looking forward to another 50 years of serving our members.

What Is Our History?

The Credit Union celebrated its 54th anniversary in 2004. Our Credit Union was officially chartered as the Massey Ferguson Employees' Credit Union in 1950. Prior to that, the Credit Union had existed with the United Auto Workers Local 439 representing Massey Ferguson employees. For many years, the Massey Ferguson Industry Employees formed the solid base of this Credit Union, both financially and ethically.

In 1978, we changed from an industrial bond to a community bond and renamed ourselves Fort York Community Credit Union. "Fort" because we are protective of our members' deposits. "York" because we are situated in the county of York.

While we have come a long way from being a shares and loans in-house Credit Union to a Credit Union offering a versatile range of products and services, we have not forgotten our roots, nor lost sight of our philosophy of "**People Helping People**".

Who Controls The Credit Union?

You, the member, control the Credit Union. Eight directors are elected by you to direct the affairs of the Credit Union, set policies, and report to the membership at our Annual General Meeting. Likewise, our audit committee is made up of elected volunteers from the membership.

How Much Does Membership Cost?

Each person must purchase 25 shares at \$5.00 per share, for a total of \$125.00. This is fully refundable if you should close your account after one year.

How Do I Become a Member?

Just drop by the Credit Union and complete a new member application form and a payroll deduction card.

How Does a Payroll Deduction Work?

Your employer forwards you authorized deposits to the Credit Union for deposit to your account. Credit Union staff distribute your payroll deduction according to your instructions.

How Do I Keep Track of My Balances?

Personal Chequing Account (PCA) statements and cheques are returned to you monthly, whereas, statements on all your other accounts are sent quarterly to your workplace or home. You may call the Credit Union whenever you wish to know your current balance at **no cost**.

All accounts are insured by DICO on balances up to \$100,000.

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