

# Why people are switching to Parama

- ✓ **Competitive Rates**
- ✓ **No Fees on Everyday Banking**
- ✓ **Profit Sharing**
- ✓ **Full Service Banking**
- ✓ **Personalized Service**
- ✓ **Global Debit Card Network**
- ✓ **Mobile Banking**
- ✓ **Flexibility**
- ✓ **Deposit Insurance**
- ✓ **Full Range of Loan and Investment Products**

...and so much more!

## Parama Credit Union Office Hours

2975 Bloor St. W.  
Toronto, ON M8X 1C1  
**PHONE** 416-207-9239  
**LOAN DEPT.** 416-207-1809  
**FAX** 416-207-9401

Monday—Wednesday .....9am—3:30pm  
Thursday—Friday ..... 9am—8pm  
Saturday .....9am—1pm

1573 Bloor St. W.  
Toronto, ON M6P 1A6  
**PHONE** 416-532-1149  
**FAX** 416-532-5595

Monday—Wednesday .....9am—3:30pm  
Thursday ..... 9am—6pm  
Friday ..... 9am—3:30pm

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### CONNECT WITH US

 [FACEBOOK.COM/PARAMACREDITUNION](https://www.facebook.com/paramacreditunion)

 [WWW.PARAMA.CA](http://www.parama.ca)



Become a Member  
and Discover a  
Better Way to Bank

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[WWW.PARAMA.CA](http://www.parama.ca)

## Credit Unions

## Banks

✓	<b>Full range of financial products and services</b>	Full range of financial products and services
✓	<b>Services Accessible via: Branches, Online, ATMs, Mobile</b>	Services Accessible via: Branches, Online, ATMs, Mobile
✓	<b>Not-for-profit cooperative made up of member-owners</b>	For-profit corporations owned by stock holders
✓	<b>Profits shared with members through interest rebates on loans and bonus interest on deposits</b>	Profits paid to shareholders as dividends
✓	<b>Volunteer Board of Directors who are members elected by members</b>	Paid Board of Directors voted by stockholders who may not be customers
✓	<b>Service driven—we care about people</b>	Profit driven—motivated by profits

# Banking on the Go

### Mobile Banking

Log into **Parama's Mobile App**—specifically designed for iPhone and Android devices so you can access your account on the go

### Online Banking

Log in to your account to check your balances, pay bills and transfer funds

### E-Transfers

Transfer funds to and from other Canadian banks and credit unions

### E-mail Alerts

Receive notifications of your transactions for all or specific dollar values

... ask us about Mobile Cheque Deposits and other exciting new features!

# Bank Anywhere Ding Free™

The EXCHANGE is a network of banks and credit unions that have come together and agreed to never charge each other's cardholders any fees—at thousands of ATMs across Canada.

- > POS (Point of Sale) — use your debit card for in-store purchases, both in Canada and abroad. Just look for logos below
- > Use your debit card to withdraw funds from participating ATMs, across Canada, free of charge
- > Deposit funds to your account via participating ATMs
- > Go to [www.theexchangenetwork.ca](http://www.theexchangenetwork.ca) to locate Ding Free™ institutions near you!

