

Why People are Switching to Parama

- Competitive Rates
- No Fee Everyday Banking
- Profit Sharing
- Full Service Banking
- Personalized Service
- Global Debit Card Network
- Mobile Banking
- Flexibility. You're a person, not a credit score
- Deposit Insurance
- Full Range of Loan and Investment Products

...and so much more!

Members get **Free, Unlimited** Services

- Deposits & withdrawals (in-branch, mobile or Exchange® Network ATM)
- Cheque payments and Electronic Fund Transfers
- Bill payments
- Post-dated or mailed-in deposits
- Debit card purchases
- 10 outgoing Interac® e-Transfers per month (\$1.50 thereafter) & unlimited incoming Interac® e-Transfers
- 100 personal account cheques included upon account opening

Save over \$200 a year!*

*compared to Big 5 banks average fees, June 2019

Parama Credit Union

Kingsway Branch

2975 Bloor St. W.
Toronto ON M8X 1C1
Phone 416-207-9239
Loan Dep't 416-207-1809
Fax 416-207-9401

Monday-Wednesday9 am-3:30 pm
Thursday-Friday9 am-8 pm
Saturday9 am-1 pm

Roncesvalles Branch

1573 Bloor St. W.
Toronto ON M6P 1A6
Phone 416-532-1149
Fax 416-532-5595

Monday-Wednesday9 am-3:30 pm
Thursday9 am-6 pm
Friday9 am-3:30 pm

CONNECT WITH US

-  facebook.com/paramacreditunion
-  parama.ca



Become a Member and Discover a Better Way to Bank



parama.ca

Credit Unions vs. Banks

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



Bank from just about Everywhere!



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 agreed never to charge each other's cardholders any fees — at thousands of ATMs across Canada and the United States.

- POS (Point of Sale) — use your debit card for in-store purchases, both in Canada and abroad. Just look for any of these logos
- 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 theexchangenetwork.ca to locate Ding Free™ institutions near you!

