



Empowering your business success

*What do you
need to move your
business forward?*



Whether you are starting a business, running an established business or looking to expand, you need a reliable, affordable banking partner who understands the challenges of your business and responds with flexible solutions to meet your needs.

We're here to create a seamless banking experience for you, your business and your employees.



Business Relationship Managers

Our business relationship managers are very much a concierge of the financial services world. Their knowledge is extensive and can be relied on to steer you in the right direction.

With an indepth knowledge of G&F's products and services and how they tie into a member's needs; they continuously build relationships with outside vendors and referral sources that can be relied on to deliver the same exceptional level of service that G&F strives to provide.

G&F Business Relationship Managers:

- Understands your business needs and can respond quickly
- Are a trusted source for information and advice
- Are a knowledgeable referral source
- Keep on top of current business trends in order to ensure our product and service offering evolves as business needs evolve

Business Relationship Manager

Demand Accounts

Business Credit Cards

Money Services

Merchant Services

Payroll Services

Group Benefits

Insurance

Wealth Management

Financing

The big picture

YOUR FINANCIAL PLAN

Often overlooked from a business perspective, financial planning for owners is vital to protect their personal assets and plan for the future.

Our team of wealth experts can develop a plan to meet your business and financial goals. We also have a Retirement Advisor available to assist you with the transition from working life into retirement.

Through our partnership with Aviso Wealth, we can provide members access to a full array of investments* including tax-efficient investments whether held in the business or personally.

PROTECTING YOU AND YOUR BUSINESS

Providing protection options for our members is essential. G&F's Insurance Planners can implement insurance strategies to provide coverage for key persons (like you), business loan protection, or as a vehicle to growth wealth of the owners.

In addition to these insurance products, our Insurance Planners can also help in planning your future and the future of your business through succession planning strategies which can protect the business owners and equity in the event of a death.

GROUP BENEFIT PLANS

Having a group benefit plan for employees can attract and retain valuable talent for a business, and is an essential part of any compensation package.

We can help you tailor plans that offer dental and extended health benefits as well as group registered retirement plans for you and your employees.

Day-to-day banking

BUSINESS ACCOUNTS

Our variety of business chequing and savings accounts accommodate everything from low to high volumes. Access to these, and management of their funds, is provided online and in our branches.

Our business online banking solution is quick and easy to use, featuring e-transfers, Request Money, and free services such as Deposit Anywhere™.

BANK THE WAY YOU WANT TO BANK

- Online Banking
- Mobile and Tablet Banking
- ATMs with CAD and USD cash available
- Telephone Banking
- In-branch services and advice
- Electronic services like e-signatures and e-docs means you can do more remotely
- Our Member Hub experts can assist you by phone, LiveChat or VideoChat



Want to meet after hours, over coffee, or at your business? Our mobile experts come to you – contact us today!

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*Mutual funds are offered through Credential Asset Management Inc. Mutual funds and other securities are offered through Credential Securities, a division of Credential Qtrade Securities Inc. Credential Securities is a registered mark owned by Aviso Wealth Inc. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments and the use of an asset allocation service. Please read the prospectus of the mutual funds in which investment may be made under the asset allocation service before investing. Unless otherwise stated, cash balances, mutual funds and other securities are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer that insures deposits in credit unions. Mutual funds and other securities are not guaranteed, their values change frequently and past performance may not be repeated.

**Insurance products are offered through Gulf and Fraser Insurance Services Ltd. a wholly-owned subsidiary of Gulf and Fraser Fishermen's Credit Union.

Manage your business with help from G&F

FINANCING

What's your next step? Are you looking to expand your business? Boost cashflow?

We know business needs can vary - that's why we tailor our solutions to fit you.

- Commercial real estate financing
- Construction and development financing
- Term Loans and Operating Lines of Credit
- Branch and Business Relationship Managers that can provide small business lending, quick and hassle-free

BUSINESS VISA REWARD CREDIT CARDS

Whether you're looking for rewards, cash back or a low interest rate, it's easy to find a credit card that's right for you and your business. Simplify and manage your corporate expenses with the G&F Visa Infinite Business, Low Rate Business or our No Fee Cash Back credit card.



MERCHANT SERVICES

G&F offers Merchants Services through FirstData, a leader in processing all forms of electronic payments. Competitive pricing and products, convenience and personal service are what you can expect from our Merchant Services solution.

- Electronic credit and debit card processing
- Gift Card Programs - create customized gift cards, boost sales and build your brand
- E-Commerce Payment Solutions - grow your online sales with a wide variety of payment options available
- Credit card processing terminals and software

PAYROLL SERVICES

Businesses with several employees may need a solution that manages their employees' time as well as their payroll. This often involves staying on top of extensive legislation and paperwork.

ADP, a trusted source for such services, can provide payroll services for small (1-49 employees), mid-sized (50-999 employees), and large (1,000+ employees) companies.

Finally, an affordable solution that allows you to focus on your core business, not paperwork.

MONEY SERVICES

- Money Transfer System – provides access to transferring or receiving funds to/from accounts at financial institutions world-wide. Advanced online payment services that can be set up to send single or multiple, one-time, recurring, or future-dated payments and send securely, quickly and easily.
- Foreign Exchange Services

