
Empowering your business success together

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



Business Relationship Managers

Whether you're starting fresh, running an established business, or looking to expand, you need a reliable and affordable banking partner. We understand your challenges and can offer flexible solutions that meet your needs. Our Business Relationship Managers are a concierge of the financial services world. Their knowledge is extensive and can be relied on to steer you in the right direction.

Our Business Relationship Managers have extensive knowledge of financial services and can steer you in the right direction. Tying in their knowledge of Gulf & Fraser services with practical expertise, they'll get you on track to achieve your business goals.

Why do you need a Business Relationship Manager?

Understand your business needs and can respond quickly

- A trusted source for information and advice
- A knowledgeable referral source
- Knowledgeable regarding business trends to ensure our products and services evolve with the market



Demand accounts



Merchant services



Group benefits



Insurance



Payroll services



Business credit cards



Financing



Wealth management



Money services

Book an appointment
inquiry@gulfandfraser.com
brm@gulfandfraser.com

Manage your business with help from Gulf & Fraser

Financing

Are you looking to expand your business or 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

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; plus Foreign Exchange Services.

Merchant services

What can you expect from Gulf & Fraser merchant services? Let's start with competitive pricing and products, convenience and personalized services.

- Low interchange rates
- The right payment technology solutions to minimize frauds and chargebacks
- Exit penalty free with our 90-day guarantee if you are not satisfied
- Access funds where payments processed today will be funded as early as the next business day
- Support right from the start with dedicated account management, training and customer support 24/7

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.

Automated Funds Transfer (AFT)

Payment stream automated funds transfer or PS AFT (formally known as CAFT) is a convenient and cost-effective way to deliver or receive payments (Canadian or US dollar) to and from accounts held at various Canadian financial institutions for all types of businesses. Fast, secure, efficient and economical, AFT streamlines payment processing and is sure to meet the needs for all types of businesses.



Gulf & Fraser Collabria Mastercard credit cards

Your card may be small enough to fit in your wallet, but it's packed with big benefits — from rewards that add to your enjoyment to security features that add protection.



The big picture

Your financial plan

Financial planning for businesses often gets overlooked, despite being vital for owners to protect their personal assets and plan for the future. Let's change that.

Our team of wealth experts can develop a plan to meet your business and financial goals. This includes a Retirement Advisor to help you transition from working life to retirement.

Our members also have access to a full array of investments, including personal or business tax-efficient investments, through our partnership with Aviso Wealth.

Protecting you and your business

Providing protection options for our members is essential. Gulf & Fraser Insurance Planners can implement insurance strategies to provide coverage for you, offer business loan protection, or grow your wealth.

We're also here to help you plan your future and the future of your business. We offer personalized succession planning strategies to protect you—the business owner—and your equities 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'll help you tailor plans that offer dental and extended health benefits as well as group registered retirement plans for your entire organization.

Day-to-day banking

Business accounts

Our variety of business spending 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 Interac e-Transfers, Request Money, and free services such as Deposit Anywhere™.

Bank the way you want to bank

- Online banking
- Mobile 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

*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.

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