

## Module 4 - Banking and Financial Services

## HANDOUT 4-11

### Resources

**Financial Consumer Agency of Canada** - <http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/BankingT-OutilsIn.aspx>  
Online tool to help you compare chequing and saving accounts.

**Canadian Bankers Association** – [www.cba.ca](http://www.cba.ca)

The Canadian Bankers Association exists to promote an understanding of the banking industry in Canada. They provide information and research about the banking system and financial consumer issues.

**Credit Union Central** – [www.cucenral.ca](http://www.cucenral.ca)

The national voice of the credit union system it includes information on the credit union model and a locator for credit unions in your community.

**Ombudsman for Banking Services and Investments** – [www.obsi.ca](http://www.obsi.ca)

Offers fair and impartial dispute resolution between participating banking service and investment firms and their customers.

**Acorn Canada** – [www.acorncanada.org](http://www.acorncanada.org)

Provides a series of reports on the payday lending industry in Canada.

**Canadian Deposit Insurance Corporation (CDIC)** – [www.cdic.ca](http://www.cdic.ca)

Information on how our money in Canadian banks is insured against bank failures.

**Bank of Canada** – [www.bankofcanada.ca](http://www.bankofcanada.ca)

Information on Canada's national bank. Look for unclaimed bank balances here, find out the Bank of Canada interest rate and lots of information about our financial system.

**Banking for All** - [www.bankingforall.ca](http://www.bankingforall.ca)

This website by Financial Futures Calgary provides some very basic information about opening up a bank account and contains many videos and answers for those who face barriers to banking.

**Practice ATM and Point of Sale Machines** – <http://oclf.org/newcomer-finances-toolkit/>

The Ottawa Community Loan Fund created a Newcomer Finances Toolkit including an online practice bank machine and direct payment (debit) machine that you can use with learners who are uncomfortable using those machines. The password is 1234.

**ADR Chambers Banking Ombuds Office** - [http://www.bankingombuds.ca/index\\_eng.html](http://www.bankingombuds.ca/index_eng.html)

Offers fair and impartial dispute resolution for RBC, TD and DirectCash Bank customers. Can also be contacted via their toll-free number: 1-800-941-3655