

CALGARY HERALD

PROUDLY CALGARY SINCE 1883

Charity APP CHALLENGE
Take part and hack for good
Details here >>

Quick Links: [Shopping](#), [Obituaries](#), [Horoscopes](#)

Search calgaryherald.com...

Home News Opinion **Business** Sports Arts Life Health Tech Travel Swerve Jobs Cars Homes Classifieds

LONDON DRUGS Start saving! View this week's current flyer deals. SHOP HOT DEALS ▶

First Calgary Financial launches 'ding free' ATM service

New smartphone app also launched to locate the machines

BY MARIO TONEGUZZI, CALGARY HERALD JANUARY 11, 2013

Recommend 20 Tweet 12 +1 0 Pin It Comment 0 ShareThis

STORY PHOTOS (1)



Paul Kelly, president and chief executive of First Calgary Financial. Photograph by: Ted Rhodes, Calgary Herald

CALGARY — First Calgary Financial has joined other credit unions across the country in launching a new smartphone app which makes locating 'ding free' ATMs a snap for its members.

The term ding free means credit union members can use any participating ATM without paying a surcharge fee typically charged when they use an ATM that isn't owned by their credit union.

Canada's credit unions have also launched a free locator app at ding-free.ca that is available for iPhone, Android, Windows and BlackBerry devices. The new app helps credit union members locate the nearest surcharge-free ATM anywhere in Canada. Credit union members can access ding free ATMs nationwide.

Paul Kelly, president and chief executive of First Calgary Financial, said there are 2,400 participating ATMs, including some on other networks with other financial institutions part of it.

First Calgary Financial has recognized how receptive customers are to the elimination of service fees. The financial institution, which recently reported its best result in its 76-year history with profits increasing by 40 per cent in 2012, launched in May the first free chequing account from a full-service financial institution in Alberta and it signed up over 13,000 accounts because of that.

"It's one of those one similar to 'I hate paying taxes'. In a survey, you're going to get lots of people saying they're annoyed," said Kelly of service charges. "But certainly the feedback we've gotten . . . was there's far more consumer annoyance at these fees that most people think are nickle and dime than for example your mortgage rate or the rate you get on your deposit."

He said the backlash is from consumers who perceive that fees don't correspond to the cost of the service.

"And I think that's what really ticks consumers off is the value they don't see," he said.

"We've taken a pretty strong philosophy to say 'we're just not going to play in that game. We're the alternative. We're going to be ding free. We're going to be no fees for you. And frankly we're going to make our money by you taking a mortgage with us or you deposit money. That's how we're going to survive."

David Phillips, president and chief executive of Credit Union Central of Canada, said the ding free campaign is the first national campaign to promote the surcharge free benefit to credit union members and it is being supported with an awareness campaign across Canada, including a promotional video and print advertising.

First Calgary Financial, with about 500 employees, has 16 branch locations. It is the ninth largest credit union in Canada with over \$3 billion in assets and more than 70,000 members in the greater Calgary area.

mtoneguzzi@calgaryherald.com

Twitter: MTone123

© Copyright (c) The Calgary Herald

E-mail this Article Print this Article Share this Article

WE RECOMMEND
[Prime minister's wife sells off entire stock portfolio](#)
[How to tell a cold from the flu](#)
[U.S. lawyer told to stay away from teen she's accused of bringing to Ontario for sex](#)
[Police blame Deerfoot pileup on icy roads, 'driving too close' \(with photos\)](#)
[Flames notes: Cammalleri will be sporting a gap-toothed smile for awhile](#)

FROM AROUND THE WEB
[Samsung, LG unveil super-thin, curved televisions \(TheStar.com\)](#)
[MEME ALERT: 6 Ways to Make Other Drivers Hate You \(Ford Blog\)](#)
[15 Best Las Vegas Nightclubs \(Commercial Integrator\)](#)
[If You Have Gmail... You Must Have This \(The Unofficial Apple Weblog\)](#)
[15 Hilarious Signs From Around the World \(Reader's Digest\)](#)

What's this?

We encourage all readers to share their views on our articles and blog posts. We are committed to maintaining a lively but civil forum for discussion, so we ask you to avoid personal attacks, and please keep your comments relevant and respectful. If you encounter a comment that is abusive, click the "X" in the upper right corner of the comment box to report spam or abuse. We are using Facebook commenting. Visit our [FAQ](#) page for more information.

Add a comment... Comment using...

Facebook social plugin

ADS BY GOOGLE
Accept Credit Cards Mobile Credit Card Processing for iPhone, Android smartphones NorthPay.ca/Mobile-Payments
Accept Payments in Canada Accept MasterCard, Visa & Interac! Canada. Free Quote, 100% Guarantee www.ChargeNational.com/CardPayment
New Business Credit Card Find and Compare Info on New Business Credit Card at CDF.com www.CanDoFinance.com

INSIDE THE CALGARY HERALD

Gallery: New mom Megan Fox heats up red carpet with hubby Brian Austin Green
Actress Megan Fox had a sitters Sunday as she hit the red carpet turn at the Golden Globes. The 26-year...
Gallery: Golden Globe winners!
The Iran hostage thriller "Argo" was a surprise best-drama winner at Sunday's Golden...
Gallery: Contemporary Summerhill gem in Toronto listed for \$2.995M
This home is a perfect blend of contemporary design and quality refinement, located in prime Summerhill...
Gallery: 2013 takes over Vancouver's SkyTrain
Vancouver was one of 50 cities shocking transit riders on No-Pants Subway Ride day
Gallery: 2013 Miss America Pageant
View photos from the 2013 Miss America Pageant at PH Live at Planet Hollywood Resort & Casino on January...
Gallery: 2014 Corvette Stingray introduced
Chevrolet introduced the 2014 Corvette C7 Stingray Sunday. Lower, longer and with a wider track, the...
4 HOURS AGO

Home News Opinion Business Sports Arts Life Health Tech Travel Swerve Jobs Cars Homes Classifieds

DON'T MISS Golden Globes coverage EAT: 22 fat-fighting foods Join the Calgary Charity App Challenge Swerve: 5 things to do this week
MOST POPULAR Update: One youth, one adult charged in stabbing death of U of C student Charges considered after Idle No More protest shuts down city bridge (with video) Jodie Foster reveals she's gay, suggests she's retiring from acting in rambling Globes speech (with raw video, photos)
FORMATS Sitemap / RSS Contests Blogs Columnists Photo Galleries Videos Mobile iPad App
THE HERALD About Us Contact Us Advertise with Us Subscribe to the Print Edition
TOOLS Search calgaryherald.com... Search for a Job Buy/Sell a Car Real Estate Listings Infomart Place a Classified Ad E-mail Alerts swervecalgary.com Flyercity.ca