



## EK4Me YOUTH AND STUDENT ACCOUNTS

## LINE OF CREDIT

	iGROW (ages 18 and under)	iLEARN (post-secondary)	iPLAN (student lending)	MemberLine
	The 'must have' account for ages 18 and under. From your first piggy-bank to your first job, the iGROW account grows with you to give you what you need when you are ready for it.	The 'must have' account for students receiving post-secondary education with NO monthly fee! You can bank online or on your phone. Apply for your own ATM or Cash Back Mastercard® OAC.	A student line of credit (LOC) designed for you. It allows you access to your money and the flexibility to take out and pay back portions of your LOC whenever you want. <b>Attention all students</b> — we strongly advise that you first check out options for federal and provincial student loans.	MemberLine Lines of Credit are designed especially for your needs, offering convenience and flexibility — like having a pre-approved loan whenever you need it! Access funds in-branch, by phone, online, by cheque or MEMBER CARD Debit Card.
Monthly Maintenance Fee	FREE	FREE	FREE	none
Transactions Included	first 50 basic* or electronic** transactions	first 50 basic* or electronic** transactions	first 10 basic* or electronic** transactions	first 10 basic* or electronic** transactions per month
What's Included?	<ul style="list-style-type: none"> <li>•FREE deposits<sup>†</sup></li> <li>•FREE monthly e-Statements</li> <li>•FREE unlimited MEMBERLINK® telephone banking, MemberDirect® online banking (bill payment, transfers, inquiries and statements)</li> <li>•FREE e-Transfers</li> </ul>	<ul style="list-style-type: none"> <li>•FREE deposits<sup>†</sup></li> <li>•FREE monthly e-Statements</li> <li>•FREE unlimited MEMBERLINK® telephone banking, MemberDirect® online banking (bill payment, transfers, inquiries and statements)</li> <li>•FREE 4 Interac ATM withdrawals</li> <li>•FREE basic cheque order</li> <li>•FREE official cheques for education related costs</li> <li>•overdraft available OAC</li> <li>•proof of enrollment required annually</li> <li>•FREE e-Transfers</li> </ul>	<ul style="list-style-type: none"> <li>•interest rate at EKC Prime</li> <li>•interest-only payments for the entire time you're in school or trade time – maximum 5 years</li> <li>•6-month grace period after graduation before you are required to repay with a term loan</li> <li>•maximum amortization time of 7 years</li> <li>•maximum loan amount is \$5,000 a semester, overall maximum is \$40,000</li> <li>•co-signer may be required</li> <li>•no age limitation</li> <li>•FREE deposits<sup>†</sup></li> <li>•FREE monthly e-Statements</li> <li>•cheque images returned</li> </ul>	<ul style="list-style-type: none"> <li>•FREE deposits<sup>†</sup></li> <li>•FREE monthly e-Statements</li> <li>•cheque images returned</li> </ul>
Additional Transactions	<ul style="list-style-type: none"> <li>•\$1.00 withdrawals, cheques, transfers in-branch</li> <li>•\$1.00 auto debits</li> <li>•\$2.50 bill payment in-branch</li> </ul>	<ul style="list-style-type: none"> <li>•\$1.00 withdrawals, cheques, transfers in-branch</li> <li>•\$1.00 auto debits</li> <li>•\$2.50 bill payment in-branch</li> </ul>	<ul style="list-style-type: none"> <li>•\$5 withdrawals, cheques, auto debits, transfers in-branch</li> <li>•\$5 bill payment in-branch</li> <li>•\$5 bill payment by ATM, MEMBERLINK, MemberDirect online banking</li> <li>•\$1.25 e-Transfers</li> <li>•cheque orders available</li> </ul>	<ul style="list-style-type: none"> <li>•\$5 withdrawals, cheques, auto debits, transfers in-branch</li> <li>•\$5 bill payment in-branch</li> <li>•\$5 bill payment by ATM, MEMBERLINK, MemberDirect online banking</li> <li>•\$1.25 e-Transfers</li> <li>•cheque orders available</li> </ul>
Card Transaction Charges	<ul style="list-style-type: none"> <li>•\$1.00 point of sale</li> <li>•\$1.00 EKC ATM, Canada C.U. ATM</li> <li>•\$2.50 Interac ATM</li> <li>•\$5.00 international ATM</li> <li>•for 16 and under indemnity forms must be signed by parent or guardian before a card can be issued</li> </ul>	<ul style="list-style-type: none"> <li>•\$1.00 point of sale</li> <li>•\$2.50 Interac ATM</li> <li>•\$5.00 international ATM</li> </ul>	<ul style="list-style-type: none"> <li>•\$5 point of sale</li> <li>•\$5 EKC ATM, Canada C.U. ATM</li> <li>•\$5 Interac ATM</li> <li>•\$5 international ATM</li> </ul>	<ul style="list-style-type: none"> <li>•\$5 point of sale</li> <li>•\$5 EKC ATM, Canada C.U. ATM</li> <li>•\$5 Interac ATM</li> <li>•\$5 international ATM</li> </ul>
Interest Calculation	www.EKCCU.COM/Personal/Rates/Accounts/	www.EKCCU.COM/Personal/Rates/Accounts/	n/a	n/a

<sup>†</sup> FREE deposits include: teller, ATM and direct

\* Basic transactions include: withdrawals, cheques, transfers

\*\* Electronic transactions include: EKC ATM, OTHER Canadian C.U. ATMs, Direct payment (POS), auto debits, transfers (ATM and MemberDirect)

## TOP 1 2 3 4 5 REASONS

to join

- 1 Together through life** At EKC we make sure you're ready for each stage of your life with products and services that help you achieve your goals. Anyone can join a credit union — 1 in 3 British Columbians already have!
- 2 You're our bottom line** You own us, not the other way around. EKC leads other financial institutions by sharing profits with our members and our communities via patronage rewards, dividends, student awards and donations.
- 3 More local** EKC staff provide 100% of all approvals, including loans and mortgages. This flexibility allows unique products and services based on member needs — just ask any personal or business member. Any member can run to be part of our local Board of Directors.
- 4 Your deposits are 100% guaranteed** The Credit Union Deposit Insurance Corporation of British Columbia (CUDIC) fully protects all deposits with BCFSAs authorized credit unions. Financial peace of mind is what we promise you at EKC.
- 5 Excellent rates and low service charges** Enjoy earning patronage rewards on all your accounts. EKC's unique Community Bond has excellent rates with special redemption features. Loans and mortgages have competitive rates.



MEMBERLINK® Telephone Banking  
Toll Free from anywhere in Canada 1.844.733.6220

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**Cranbrook**  
920 Baker Street  
Tel 250.426.6666

**Fernie**  
1601 – 9th Ave  
Tel 250.423.9222

**Elkford**  
Elkford Square  
Tel 250.865.4661

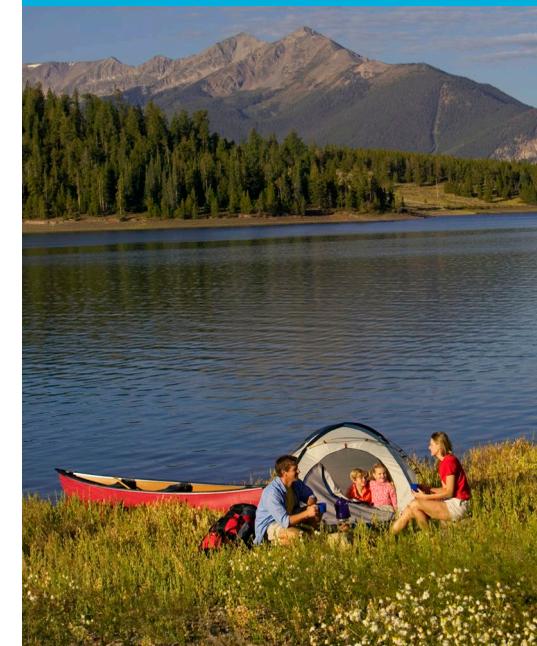
**Sparwood**  
124 Aspen Drive  
Tel 250.910.9222

[EKCCU.COM](http://EKCCU.COM)

Toll free 1.866.960.6666



# PERSONAL ACCOUNTS



- ▶ CHEQUING
- ▶ SAVINGS
- ▶ EK4Me YOUTH AND STUDENT
- ▶ LINE OF CREDIT

**EK** East Kootenay  
**COMMUNITY CREDIT UNION**

Together through life



## CHEQUING ACCOUNTS

## SAVINGS ACCOUNTS

	MasterPlan	PlanPlus	ElectroLink	Golden (60+)	U.S. Personal Chequing	Member Advantage	U.S. Savings
	Are you busy and need an account which can keep pace with you, without spending too much? Try MasterPlan.	Our plan for more active members includes all of the features of the MasterPlan account but has unlimited basic* transactions for \$15 a month.	For members who prefer self-service transactions, the ElectroLink account provides an inexpensive alternative.	Includes Golden Chequing, Golden MasterPlan, Golden MAXIMIZER, and Golden SuperSaver. Exclusively for members 60 years of age or better.	Our U.S. Personal Chequing account offers access to U.S. dollars without the extra cost and hassle associated with currency exchange with the added convenience of writing U.S. cheques.	A high-interest savings account with access to your money when you need it. EKC offers a competitive interest rate.	Our U.S. Savings account offers access to U.S. dollars without the extra cost and hassle associated with currency exchange.
<b>Monthly Maintenance Fee</b>	\$11 waived if minimum monthly balance >\$3,000	\$15 waived if minimum monthly balance >\$4,000	\$5 waived if minimum monthly balance >\$3,000	NONE	FREE	none	none
<b>Transactions Included</b>	first 30 basic* or electronic** transactions	Unlimited basic* or electronic** transactions	first 50 electronic** transactions	first 40 basic* or electronic** transactions		first 2 basic* or 10 electronic** transactions per month	
<b>What's Included?</b>	<ul style="list-style-type: none"> <li>•FREE deposits<sup>†</sup></li> <li>•FREE monthly e-Statements</li> <li>•FREE unlimited MEMBERLINK<sup>®</sup> telephone banking, MemberDirect<sup>®</sup> online banking (bill payment, transfers, inquiries and statements)</li> <li>•FREE basic cheque order</li> <li>•\$5 safety deposit box reduction</li> <li>•overdraft available OAC</li> <li>•FREE e-Transfers</li> </ul>	<ul style="list-style-type: none"> <li>•FREE deposits<sup>†</sup></li> <li>•FREE monthly e-Statements</li> <li>•FREE unlimited MEMBERLINK<sup>®</sup> telephone banking, MemberDirect<sup>®</sup> online banking (bill payment, transfers, inquiries and statements)</li> <li>•FREE basic cheque order</li> <li>•\$5 safety deposit box reduction</li> <li>•overdraft available OAC</li> <li>•FREE e-Transfers</li> </ul>	<ul style="list-style-type: none"> <li>•FREE monthly e-Statements</li> <li>•FREE 3 cheques, deposits, withdrawals or transfers in-branch per month</li> <li>•FREE unlimited MEMBERLINK<sup>®</sup> telephone banking, MemberDirect<sup>®</sup> online banking (bill payment, transfers, inquiries and statements)</li> <li>•overdraft available OAC</li> <li>•FREE e-Transfers</li> </ul>	<ul style="list-style-type: none"> <li>•FREE deposits<sup>†</sup></li> <li>•FREE monthly e-Statements</li> <li>•FREE unlimited MEMBERLINK<sup>®</sup> telephone banking, MemberDirect<sup>®</sup> online banking (bill payment, transfers, inquiries and statements)</li> <li>•FREE bill payment in-branch</li> <li>•FREE basic cheque order</li> <li>•FREE official cheques</li> <li>•safety deposit box half-price</li> <li>•overdraft available OAC</li> <li>•FREE e-Transfers</li> </ul>	<ul style="list-style-type: none"> <li>•FREE teller deposits</li> <li>•FREE direct deposits</li> <li>•FREE monthly e-Statements</li> </ul>	<ul style="list-style-type: none"> <li>•FREE deposits<sup>†</sup></li> <li>•FREE monthly e-Statements</li> </ul>	<ul style="list-style-type: none"> <li>•FREE teller deposits</li> <li>•FREE direct deposits</li> <li>•FREE monthly e-Statements</li> </ul>
<b>Additional Transactions</b>	<ul style="list-style-type: none"> <li>•\$1.00 withdrawals, cheques, transfers in-branch</li> <li>•\$1.00 auto debits</li> <li>•\$2.50 bill payment in-branch</li> </ul>	<ul style="list-style-type: none"> <li>•\$2.50 bill payment in-branch</li> </ul>	<ul style="list-style-type: none"> <li>•\$1.00 deposits, withdrawals, transfers in-branch</li> <li>•\$1.00 cheques</li> <li>•\$1.00 auto debits</li> <li>•\$2.50 bill payment in-branch</li> <li>•cheque orders available</li> </ul>	<ul style="list-style-type: none"> <li>•\$1.00 withdrawals, encoded cheques, transfers in-branch</li> <li>•\$1.00 auto debits</li> </ul>	<ul style="list-style-type: none"> <li>•\$1.00 withdrawals, cheques, transfers in-branch</li> </ul>	<ul style="list-style-type: none"> <li>•\$5 withdrawals, cheques, auto debits, transfers in-branch</li> <li>•\$5 bill payment in-branch</li> <li>•\$5 bill payment by ATM, MEMBERLINK, MemberDirect online banking</li> <li>•cheque orders available</li> <li>•\$1.25 e-Transfers</li> </ul>	<ul style="list-style-type: none"> <li>•\$1.00 withdrawals</li> </ul>
<b>Card Transaction Charges</b>	<ul style="list-style-type: none"> <li>•\$1.00 point of sale</li> <li>•\$1.00 EKC ATM, Canada C.U. ATM</li> <li>•\$2.50 Interac ATM</li> <li>•\$5.00 international ATM</li> </ul>	<ul style="list-style-type: none"> <li>•\$2.50 Interac ATM</li> <li>•\$5.00 international ATM</li> </ul>	<ul style="list-style-type: none"> <li>•\$1.00 point of sale</li> <li>•\$1.00 EKC ATM, Canada C.U. ATM</li> <li>•\$2.50 Interac ATM</li> <li>•\$5.00 international ATM</li> </ul>	<ul style="list-style-type: none"> <li>•\$1.00 point of sale</li> <li>•\$1.00 EKC ATM, Canada C.U. ATM</li> <li>•\$2.50 Interac ATM</li> <li>•\$5.00 international ATM</li> </ul>		<ul style="list-style-type: none"> <li>•\$5 point of sale</li> <li>•\$5 EKC ATM, Canada C.U. ATM</li> <li>•\$5 Interac ATM</li> <li>•\$5 international ATM</li> </ul>	n/a
<b>Interest Calculation</b>	n/a	<a href="http://www.EKCCU.COM/Personal/Rates/Accounts/">www.EKCCU.COM/Personal/Rates/Accounts/</a>	n/a	<a href="http://www.EKCCU.COM/Personal/Rates/Accounts/">www.EKCCU.COM/Personal/Rates/Accounts/</a>	n/a	<a href="http://www.EKCCU.COM/Personal/Rates/Accounts/">www.EKCCU.COM/Personal/Rates/Accounts/</a>	<a href="http://www.EKCCU.COM/Personal/Rates/Accounts/">www.EKCCU.COM/Personal/Rates/Accounts/</a>

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