



# WE ARE HERE TO HELP

## STEPS TO MAINTAIN YOUR FINANCIAL HEALTH AND PEACE OF MIND

### Have multiple forms of payment

- ▶ *MemberCard* with Flash so you can tap for purchases
- ▶ Collabria low interest credit cards

### Download our app

- ▶ the EKC app for your Android or Apple product is easy to use
- ▶ the app works over cellular data as well as the internet
- ▶ details are available at EKCCU.COM or in most EKC ATM areas

### Check your savings & credit limit

- ▶ emergency savings can really help when needed
- ▶ having access to a small line of credit and room on a low interest credit card may help you get through

### Online access

- ▶ having access to online banking will allow you to do your day to day banking without going into the branch
- ▶ branches may have to temporarily reduce services without notice despite all the planning
- ▶ log in to your online account as they can become inactive if not used

### Set up alerts

- ▶ *MemberDirect* alerts are an optional extra layer of security for our members
- ▶ available when using online banking or the mobile app

### Be proactive

- ▶ understand your options
- ▶ determine if payment deferral is the right thing for you
- ▶ review credit card options – apply or use the ones that make the most sense for you, like low interest cards
- ▶ If you are concerned about being able to pay, please reach out early – we are here to help

LIVE LOCAL

**SHOP LOCAL**

BE LOCAL

NOW IT IS MORE IMPORTANT  
THAN EVER TO SUPPORT LOCAL

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