

Which Account Works Best For You?

Because everyone's needs are different, we offer a variety of account packages. One of our Member Service Representatives would be pleased to help you select the right account type to suit your specific needs.

Products & Services

In addition to deposit accounts, First Credit Union also offers:

- Wealth Management Services
- Insurance
- Personal and Commercial Lending
- Registered Products such as RSPs & TFSA's
- Term Deposits
- On-line and Mobile Banking
- E-statements
- Safety Deposit Boxes

www.firstcu.ca



Through the ACCULINK® and THE EXCHANGE® ATM networks, First Credit Union members have free access to over 4,000 dingfree® credit union ATMs.



Powell River
4721 Joyce Avenue
Powell River, BC
V8A 3B5
Tel: 604-485-6206
1-800-393-6733

Texada Island
2021 Legion Road
PO Box 268
Van Anda, BC
V0N 3K0
Tel: 604-486-7851
1-800-361-9933

Bowen Island
106-996 Dorman Road
PO Box 190
Bowen Island, BC
V0N 1G0
Tel: 604-947-2022
1-866-947-2022

Cumberland
2717 Dunsmuir Ave.
PO Box 138
Cumberland, BC
V0R 1S0
Tel: 250-336-2272
1-855-336-2205

8th Street Location
426 – 8th Street
Courtenay, BC
V9N 1N5
Tel: 250-334-3443
1-800-655-5255

www.firstcu.ca



Account Information



ACCOUNT TYPE	FIRST SAVINGS	FIRST CHEQUING	MAXIMIZER	U.S. SAVINGS	U.S. CHEQUING	E-PLAN PLUS	E-PLAN	PRESTIGE	PREMIUM	CLASSIC	STUDENT	SENIOR
MONTHLY ADMINISTRATION FEE	FREE	\$3.50	\$3.50	FREE	FREE	Chequing \$13.00 Maximizer \$15.00 Savings \$15.00	Chequing \$8.00 Maximizer \$10.00 Savings \$10.00	\$22.00	Chequing \$10.00 Maximizer \$12.00 Savings \$12.00	Chequing \$17.00 Maximizer \$19.00 Savings \$19.00	Chequing FREE Savings FREE Maximizer FREE	FREE
DEPOSITS	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
WITHDRAWALS	Part of 6 Free, then \$0.85 each	\$0.70	\$0.85 or Free if MMB** > \$1,000	\$0.85 US each	\$0.70 US each	\$1.50 In-Branch	\$1.50 In-Branch	Unlimited	Part of 45 Free, then \$0.70 Cheq. \$0.85 Max/Sav	Part of 75 Free, then \$0.70 Cheq. \$0.85 Max/Sav	Unlimited	Part of 50 Free, then \$0.70 Cheq. \$0.85 Max/Sav
TRANSFER BETWEEN ACCOUNTS	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited Electronic	Unlimited Electronic	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
E-TRANSFERS	\$1.50	\$1.50	\$1.50	N/A	N/A	Unlimited	\$1.50	Unlimited	\$1.50	\$1.50	\$1.50	\$1.50
CHEQUE WRITING PRIVILEGES	N/A	\$0.70	\$0.85 or Free if MMB** > \$1,000	N/A	\$0.70 US each	Unlimited	Part of 45 Free, then \$0.70 Cheq. \$0.85 Maximizer	Unlimited	Part of 45 Free, then \$0.70 Cheq. \$0.85 Maximizer	Part of 75 Free; then \$0.70 Cheq. \$0.85 Maximizer	Unlimited	Part of 50 Free, then \$0.70 Cheq. \$0.85 Maximizer
INTERAC POS	Part of 6 Free, then \$0.85 each	\$0.70	\$0.85 or Free if MMB** > \$1,000	N/A	N/A	Unlimited	Part of 45 Free, then \$0.70 Cheq. \$0.85 Max/Sav	Unlimited	Part of 45 Free, then \$0.70 Cheq. \$0.85 Max/Sav	Part of 75 Free; then \$0.70 Cheq. \$0.85 Max/Sav	Unlimited	Part of 50 Free, then \$0.70 Cheq. \$0.85 Max/Sav
UTILITY BILL PAYMENTS	\$1.25	\$1.25	\$1.25	N/A	N/A	Unlimited Electronic	Unlimited Electronic	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
BANK DRAFT	\$7.00	\$7.00	\$7.00	\$7.00 US	\$7.00 US	\$7.00	\$7.00	Unlimited	\$7.00	\$7.00	\$7.00	\$7.00
MONEY ORDER—CDN	\$6.00	\$6.00	\$6.00	N/A	N/A	\$6.00	\$6.00	Unlimited	Unlimited	Unlimited	\$6.00	Unlimited
ATM WITHDRAWALS CREDIT UNION	Part of 6 Free, then \$0.85 each	\$0.70	\$0.85 or Free if MMB** > \$1,000	N/A	N/A	Unlimited	Part of 45 Free, then \$0.70 Cheq. \$0.85 Max/Sav	Unlimited	Part of 45 Free, then \$0.70 Cheq. \$0.85 Max/Sav	Part of 75 Free; then \$0.70 Cheq. \$0.85 Max/Sav	Unlimited	Part of 50 Free, then \$0.70 Cheq. \$0.85 Max/Sav
ATM WITHDRAWALS NON-CREDIT UNION	\$2.50	\$2.50	\$2.50	N/A	N/A	\$2.50	\$2.50	\$1.50	\$2.50	\$2.50	\$1.50	\$2.50
ATM WITHDRAWALS INTERNATIONAL	\$3.50	\$3.50	\$3.50	N/A	N/A	\$3.50	\$3.50	\$2.50	\$3.50	\$3.50	\$2.50	\$3.50
INTEREST	CDB*	None	Split	CDB*	None	Chequing: None Maximizer: Split Savings: CDB*	Chequing: None Maximizer: Split Savings: CDB*	Chequing: None Maximizer: Split Savings: CDB*	Chequing: None Maximizer: Split Savings: CDB*	Chequing: None Maximizer: Split Savings: CDB*	Chequing: None Maximizer: Split Savings: CDB*	Chequing: None Maximizer: Split Savings: CDB*
MEMBERCARD	Free	Free	Free	N/A	N/A	Free Buyer Protection***	Free Buyer Protection***	Free Buyer Protection***	Free Buyer Protection***	Free Buyer Protection***	Free	Free
CHEQUE ORDERS	N/A	Cheque orders at cost	Cheque orders at cost	N/A	Cheque orders at cost	Cheque orders at cost	Cheque orders at cost	Free	Cheque orders at cost	Cheque orders at cost	Cheque orders at cost	Cheque orders at cost

* CDB = Interest is calculated based on a closing daily balance

**MMB = Minimum Monthly Balance

*** See Buyer Protection brochure for details

Effective December 1, 2016

Prestige Account: An all-inclusive package account that offers numerous benefits including: unlimited transactions and e-transfers, free annual rental of a small safety deposit box, and much more. Ideal for our financially active members.

Premium Account: A basic package account, which includes 45 transactions per month and a \$5 discount on any safety deposit box rental. Designed for members who use their account frequently.

Student: Members 18 and under receive unlimited transactions on their chequing and savings accounts. Also available to members up to 25 years of age with proof of full-time post-secondary.

Senior: Designed especially for our members 60+. Includes 50 transactions per month and unlimited transfers, utility bill payments and deposits.

e-Plan: For members who prefer to do their primary banking online. Includes 45 self-serve electronic transactions and unlimited electronic bill payments.

e-Plan Plus: Members receive unlimited self-serve and electronic transactions (including e-transfers). This account is ideal for members who enjoy the convenience of unlimited online banking.

Senior Upgrade: Our senior members can upgrade their Chequing or Maximizer accounts to an e-Plan Plus or Prestige account for a \$5.00 discount off of the posted Monthly Service Charge fee for those accounts.