

## Which Account Works Best For You?

Everyone has different needs in managing their personal finances, so we offer a variety of different account packages. Our Member Service Representatives would be pleased to help you select the right account type to suit your financial needs.

## Products & Services

First Credit Union's account packages are designed to match your banking style, saving you money on monthly service fees. In addition to our 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

### **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](http://www.firstcu.ca)

# Employee Offering

## for Corporate Accounts



ACCOUNT TYPE	PRESTIGE	PREMIUM	E-PLAN PLUS	E-PLAN
MONTHLY ADMINISTRATION FEE	\$22 regular price <b>\$11 EMPLOYEE OFFER</b>	Cheq \$10 reg price Max/Sav \$12 reg price <b>\$5 EMPLOYEE OFFER</b> <b>\$6 EMPLOYEE OFFER</b>	Chequing \$13 reg price Max/Sav \$15 reg price <b>\$6.50 EMPLOYEE OFFER</b> <b>\$7.50 EMPLOYEE OFFER</b>	Cheq \$8 reg price Max/Sav \$10 reg price <b>\$4 EMPLOYEE OFFER</b> <b>\$5 EMPLOYEE OFFER</b>
DEPOSITS	Unlimited	Unlimited	Unlimited	Unlimited
WITHDRAWALS	Unlimited	Part of 45 Free; then \$0.70 Cheq. \$0.85 Max/Sav	\$1.50 In-Branch	1.50 In-branch
TRANSFER BETWEEN ACCOUNTS	Unlimited	Unlimited	Unlimited Electronic	Unlimited Electronic
E-TRANSFERS	Unlimited	\$1.50	Unlimited	\$1.50
CHEQUE WRITING PRIVILEGES	Unlimited	Part of 45 Free; then \$0.70 Cheq. \$0.85 Max	Unlimited	Part of 45 Free; then \$0.70 Cheq. \$0.85 Max
INTERAC POS	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
UTILITY BILL PAYMENTS	Unlimited	Unlimited	Unlimited Electronic	Unlimited Electronic
BANK DRAFT	Unlimited	\$7.00	\$7.00	\$7.00
MONEY ORDER – CDN	Unlimited	Unlimited	\$6.00	\$6.00
ATM WITHDRAWALS, CREDIT UNION	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
ATM WITHDRAWALS, NON-CREDIT UNION	\$1.50	\$2.50	\$2.50	\$2.50
ATM WITHDRAWALS, INTERNATIONAL	\$2.50	\$3.50	\$3.50	\$3.50
INTEREST	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 Buyer Protection**	Free Buyer Protection**	Free Buyer Protection***	Free Buyer Protection**
CHEQUE ORDERS	Free	Cheque orders at cost	Cheque orders at cost	Cheque orders at cost

\* CDB = interest is calculated based on a closing daily balance \*\* Please see Buyer Protection brochure for details

Effective December 1, 2016

**Prestige:** An all-inclusive package account that allows unlimited transactions (including e-transfers), in addition to the following benefits:

- Small Safety Deposit Box (\$45 value)
- Mortgage Transfer In (\$250-\$500 value)
- Residential appraisal (\$100 rebate/year)
- Loan payment alteration (\$25 value)
- Loan or Line of Credit Document fee (\$50 value)
- Mortgage Renewal (\$85 value)
- Credit Master Loan Advance Fee (\$100 value).

**Premium:** A basic package account, which includes 45 transactions per month. Designed for members who use their account frequently.

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