

## First Credit Union makes personal banking easy and cost-effective.

**FIRST CHEQUING:** A low monthly charge with pay-as-you go fees makes this account ideal for members who require chequing privileges but have low transactions.

**E-PLAN:** For members who prefer to do their primary banking online. Includes unlimited electronic

transactions and free e-transfers. Monthly fee is waived with a \$3,000 minimum monthly balance.

**PREMIUM:** A chequing account designed for frequent use. Includes 50 transactions per month and a \$5.00 discount on any safety deposit box rental. Monthly fee is waived with a \$3,000 minimum monthly balance.

**PRESTIGE:** An all-inclusive package with unlimited transactions and e-transfers, free cheques, free annual rental of a small safety deposit box and much more. Monthly fee is waived with a \$5,000 minimum monthly balance.

**FIRST SAVINGS:** A daily savings account that offers six free debits per month. Interest is calculated on the closing daily balance and paid monthly.

**POWER SAVER:** A high interest savings account with no monthly charge and limited withdrawals to help supercharge your savings! A great tool for long and short-term savings goals.

**U.S. SAVINGS:** For members who travel to the U.S. or who need U.S. funds frequently. Interest is calculated on the minimum daily balance and paid monthly.



First Credit Union members have access to thousands of surcharge-free ATMs across Canada

	CHEQUING ACCOUNTS				SAVINGS ACCOUNTS		
	First Chequing	e-Plan	Premium	Prestige	First Savings	Power Saver	US Savings
<b>INTEREST</b>	No	No	No	No	Yes*	Yes*	Yes*
<b>MONTHLY FEE</b>	\$3.50	\$10.00	\$12.00	\$24.00	Free	Free	Free
<b>MONTHLY FEE WAIVED IF MINIMUM BALANCE IS</b>	Does not apply	\$3000	\$3000	\$5000	Does not apply	Does not apply	\$5000 (transaction fee waived)
<b>FREE MONTHLY TRANSACTION LIMIT</b>	0	Unlimited Self Serve	50	Unlimited	6	1	1
<b>AFTER LIMIT REACHED: DEPOSIT – FULL SERVE</b>	Free	\$1.50	Free	Free	Free	Free	Free
<b>DEPOSIT – SELF SERVE</b>	Free	Free	Free	Free	Free	Free	Free
<b>TRANSFER – FULL SERVE</b>	Free	\$1.50	Free	Free	Free	\$5.00	Free
<b>TRANSFER – SELF SERVE</b>	Free	Free	Free	Free	Free	\$5.00	Free
<b>WITHDRAWAL</b>	\$0.85	\$1.50	\$0.85	Free	\$0.85	\$5.00	\$0.85
<b>CHEQUE<sup>o</sup>/POINT OF SALE/ PRE AUTH DEBIT/CU ATM</b>	\$0.85	Free	\$0.85	Free	\$0.85	N/A	N/A
<b>BILL PAYMENT</b>	\$1.25	Free <sup>^</sup>	Free	Free	\$1.25	N/A	N/A
<b>INTERAC<sup>®</sup> E-TRANSFER: SEND/REQUEST</b>	\$0.50	Free	\$0.50	Free	\$0.50	N/A	N/A

All deposits are fully guaranteed. Protection provided by the Credit Union Deposit Insurance Corporation of British Columbia.

\*Interest is calculated based on closing daily balance

<sup>o</sup>Only applies to chequing accounts  
<sup>^</sup>Full serve bill payment \$1.25 fee

Full serve = Assisted transaction  
Self Serve = Online or mobile banking

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