

**Powell River**  
4721 Joyce Ave  
Powell River, BC  
V8A 3B5  
604-485-6206  
1-800-393-6733

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

**Courtenay**  
14 – 1599 Cliffe Ave  
Courtenay, BC  
V9N 2K6  
250-336-0905  
1-866-336-0905

**Union Bay**  
313 McLeod Road  
PO Box 158  
Union Bay, BC  
V0R 3B0  
250-335-2122  
1-800-377-2455

**Bowser**  
101-6996 W Island Hwy  
PO Box 83  
Bowser, BC  
V0R 1G0  
250-757-8146  
1-800-377-2455

**Hornby Island**  
2115 Sollans Road  
PO Box 2  
Hornby Island, BC  
V0R 1Z0  
250-335-2326  
1-800-377-2455

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

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

[firstcu.ca](http://firstcu.ca)



# Community Accounts



First Credit Union is a member-owned financial institution with a vision to build financially healthy communities. We make community banking as easy and cost-effective as possible.

Our commitment to community is at the heart of our business, so naturally we provide quality community accounts to our local non-profit societies and unincorporated associations.

Contact your local branch to arrange an appointment to open an account.



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

**Account Opening Checklist:**

**UNINCORPORATED ASSOCIATION (ORGANIZATION)**

- Personal identification and information of signers
- Meeting minutes or letter of direction signed by a minimum of two signers
- \$25 in equity shares

**INCORPORATED SOCIETY (REGISTERED ORGANIZATION)**

- Certified copy of Certificate of Incorporation
- Copy of the constitution & bylaws
- Personal identification and information of signers
- Meeting minutes or letter of direction signed by directors stating account signers
- List of directors
- \$25 in equity shares

COMMUNITY ACCOUNTS			
	First Chequing	First Savings	Power Saver
INTEREST	No	Yes*	Yes*
MONTHLY FEE	Free	Free	Free
PAPER STATEMENT FEE	\$2.00	Free	Free
FREE MONTHLY TRANSACTION LIMIT	30	30	1
AFTER LIMIT REACHED: DEPOSIT	Free	Free	Free
TRANSFER	Free	Free	\$5.00
WITHDRAWAL	\$0.85	\$0.85	\$5.00
CHEQUE®/POINT OF SALE/ PRE AUTH DEBIT/CU ATM	\$0.85	\$0.85	N/A
BILL PAYMENT	Free	Free	N/A
INTERAC® E-TRANSFER: SEND/REQUEST	Free	Free	N/A

\*Interest is calculated based on closing daily balance

°Only applies to chequing accounts

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