

## Manage your finances in a way that best suits your lifestyle

Access and manage your money in  
whatever way is most convenient for you:  
online, via mobile, in person and more.  
We provide a variety of options to help you  
stay on top of your finances!

Enjoy the convenience of banking day  
or night, from anywhere that works  
for you.

- First Credit Union Mobile App: Check balances, pay bills & transfer funds using your smartphone
- In Branch: Our Member Service Representatives are happy to help you with all of your financial needs
- Deposit Anywhere™: Deposit cheques with a snap of your smartphone
- Ding Free ATMs™: Access thousands of surcharge-free ATMs across Canada
- INTERAC e-transfer®: Send, receive or request money simply and securely

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

- Wealth Management Services
- Personal and Commercial Lending
- Business Banking
- Registered Products such as RSPs, RIFs, RESPs and TFSA's
- Term Deposits

**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**



## Personal Accounts



## 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>PAPER STATEMENT FEE</b>	\$2.00**	\$2.00	\$2.00	\$2.00	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>	Free	Free	Free	Free	Free	N/A	N/A

\*Interest is calculated based on closing daily balance

\*\*Paper statements are free for Estate accounts

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

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