

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 Isl 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



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

INTEREST	No	Yes*	Yes*
MONTHLY FEE	Free	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

Account Opening Checklist

When opening an organization account you will need:

UNINCORPORATED ASSOCIATION (ORGANIZATION)

- 2 signers must be credit union members
- Personal identification and information of signers
- Meeting minutes or letter signed by two sponsoring members stating account signers and positions
- \$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 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
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

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