

**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**



# 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.

ding free

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

INTEREST	
MONTHLY FEE	
FREE MONTHLY TRANSACTION LIMIT	
AFTER LIMIT REACHED: DEPOSIT	
TRANSFER	
WITHDRAWAL	
CHEQUE*/POINT OF SALE/ PRE AUTH DEBIT/CU ATM	
BILL PAYMENT	
INTERAC® E-TRANSFER: SEND/REQUEST	

\*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)

- ☐ 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
No	Yes*	Yes*
Free	Free	Free
30	30	1
Free	Free	Free
Free	Free	\$5.00
\$0.85	\$0.85	\$5.00
\$0.85	\$0.85	N/A
Free	Free	N/A
Free	Free	N/A