

Accounts designed to benefit seniors.

Members 60 years and over can enjoy the benefits of our senior account, or choose to upgrade to our e-Plan or Prestige account which allows for unlimited transactions and e-transfers. Let us help find the best option for you!

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

Senior Account Highlights:

- No monthly administration fee
- Free basic cheque orders
- 50 free transactions per month, additional transactions are \$0.85 each
- Free bill payments
- Free Credit Union ATM withdrawals across Canada
- Option to upgrade to e-Plan or Prestige account with a \$5.00 discount off the regular monthly administration fee



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

| | SENIOR ACCOUNTS | | | |
|---|-----------------|---------------|-------------|------------|
| | First Chequing | First Savings | Power Saver | US Savings |
| INTEREST | No | Yes* | Yes* | Yes* |
| MONTHLY FEE | Free | Free | Free | Free |
| FREE MONTHLY TRANSACTION LIMIT | 50 | 50 | 1 | 10 |
| AFTER LIMIT REACHED: DEPOSIT | Free | Free | Free | Free |
| TRANSFER | Free | Free | \$5.00 | Free |
| WITHDRAWAL | \$0.85 | \$0.85 | \$5.00 | \$0.85 |
| CHEQUE°/POINT OF SALE/ PRE AUTH DEBIT/CU ATM | \$0.85 | \$0.85 | N/A | N/A |
| BILL PAYMENT | Free | Free | N/A | N/A |
| INTERAC® E-TRANSFER: SEND/REQUEST | \$0.50 | \$0.50 | N/A | N/A |

*Interest is calculated based on closing daily balance

°Only applies to chequing accounts

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