Products & Services

YOUR Credit Union is pleased to offer you a complete range of products and services to meet all of your financial needs.



YOUR MONEY

CHEQUING

- Packages (including senior and student)
- Personal Chequing Accounts
- **US Fund Accounts**

SAVINGS

- **Equity Shares**
- Voluntary Shares
- **Bond Beater Accounts**
- **Daily Interest Savings Accounts**
- Member Life Savings Accounts

ELECTRONIC SERVICES

- MemberDirect® Online Banking
- Mobile Banking (text)
- Global Purchase Power through partners like Interac® and NYCE
- Interac®/Plus®
- Interac® e-Transfers
- Exchange® Network (more than 3,200 Canadian surcharge free ATMS)
- **Onsite Automated Teller Machines** (two drive-through)
- Automated TeleService®
- E-statements
- Cheque Imaging
- Credential Direct® Online Trading

MASTERCARD

- GLOBAL PAYMENT™ MasterCard®
- CHOICE REWARDS™ MasterCard® (rewards include cash-back option)
- World Elite® & Platinum Class®

ADDITIONAL SERVICES

- Bank Drafts (Canadian and US)
- Bill Payment
- Money Orders (Canadian and US)
- Safety Deposit Boxes
- Travellers' Cheques
- Wire Transfers

YOUR FINANCING

PERSONAL LENDING SERVICES

- Overdraft Protection (Chequing)
- Personal Loans
- Vehicle Loans
- Personal Lines of Credit
- Student Lines of Credit
- **RRSP Loans**
- Mortgages
- Home Equity Lines of Credit

YOUR FUTURE

INVESTMENT SERVICES

- Tax-Free Savings Accounts
- Registered Retirement Savings Plans (including monthly plans)
- Registered Retirement Income
- Registered Education Savings Plans
- **Term Deposits**
- Guaranteed Income Certificates
- Trust Services
- Wealth Management and Financial Planning (offered through our partner Credential Financial Strategies Inc.)*

INSURANCE

- Loan Payment Protection (including life, accident and sickness, and critical illness)
- Mortgage Payment Protection (including life, accident and sickness, critical illness, and loss of employment)
- Credit Term Life Insurance
- Travel Insurance
- Home and Auto Insurance

YOUR BUSINESS

BUSINESS SERVICES

- **Business Chequing**
- Small Business Package Accounts
- Business MasterCard®
- Commercial Loans
- Commercial Lines of Credit
- Commercial Leasing
- Commercial Mortgages
- Small Business Loan Insurance
- Member Plan Group Insurance
- Merchant Program (Interac®, Credit Card, and MerchantLink Services)
- Night Depository
- **Payroll Services**

OTHER SERVICES

BURSARIES

ELECTRONICCOMMUNICATIONS

- Website
- Social Media (Twitter, Facebook, LinkedIn)

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