

Discover what we can do for you.

Helping YOU thrive financially.

Credit Unions exist to help you keep more of your money. Open an account with EasternEdge Credit Union and become a member and an owner. Each member has an equal say in how their credit union operates and decisions are made in the best interest of our members. We offer a wide range of accounts and services to help anticipate and fulfill each member's financial need.

YOUR Savings

A variety of options are available to help you save, including flexible savings accounts, high interest savings accounts, tax-free savings accounts, retirement savings plans, and term deposits.

YOUR Chequing

With multiple chequing accounts and packages available, choose one that best suits your everyday banking needs. You may also want to consider a US Chequing account to keep your US funds accessible for travel.

Which one is right for YOU?

Not sure? We welcome an opportunity to discuss your individual goals to determine the best fit for your lifestyle and banking needs.

Self service 24 hour access.

MemberDirect® Online Banking

Banking on your time, at your convenience. View accounts, transfer funds, send *Interac* e-Transfers® and pay bills according to your own schedule.

Mobile Banking App

Download our mobile app for iPhone® or Android™ and access your account information with your smart phone or tablet at anytime. The app is fast, easy, and safe to use. It has all the same features as MemberDirect® Online Banking plus these two exclusive features,

- QuickView
 - Save time with QuickView and determine account balances without logging in.
- Deposit Anywhere™
 - Deposit a cheque just by taking its picture.

Interac e-Transfers®

Interac® e-Transfer allows you to send money in minutes to anyone with an email address and an account at a Canadian credit union or bank.

Teleservice®

Anywhere in North America at anytime, toll-free access to your accounts at 1-800-963-4848.

Cash Services

ding free® ATM Network

Enjoy surcharge-free access to an extensive network of ATMs across Canada on the EXCHANGE® and Acculink® networks.

Need more? *Interac*® Canada and CIRRUS® (International) give you access to ATMs around the world. (Surcharge fees may apply).

In-Branch Services

Our employees will gladly assist with in-person counter services, mortgages, loans, retirement planning, and sound financial planning advice.

Inter-Financial Institution Service (IFI)

Utilizing our IFI service gives you access to counter services at any credit union in Atlantic Canada to complete withdrawals, transfers, deposits, and balance inquiries. A photo ID and account number are required.

Card Access

MemberCard® Debit Card

Use your MemberCard® Debit Card to access our extensive credit union network of ATMs and make *Interac*® Direct Payments.

- Direct Pay with *Interac Flash*® is the fastest way to pay! With an *Interac Flash*® enabled debit card, simply hold your card over the debit machine to pay for transactions. It is secured by periodic pin verification and features the same zero member liability as a regular debit transaction. Available at many merchants across Canada, just look for the contactless symbol near the check-out.
- *Interac*® Online Payment allows you to shop online at participating merchants and pay directly from your bank account! All you need is a bank account with access to online banking. Personal banking information is never shared.

Global Payment Mastercard

Accepted like a credit card at MasterCard® merchant locations globally. With the convenience of a credit card, it functions like a MemberCard®, debiting purchase transactions directly from your chequing account.

Mastercard Credit Card Program

All of our credit cards are accepted worldwide and offer low fees and comparable market rates.

Transaction Fees*	YOUR Chequing	YOUR Savings	Transaction Fees*	YOUR Chequing	YOUR Savings
YOUR Credit Union ATM	FREE	\$1.00	Cheque - Certified	\$20.00	N/A
EXCHANGE® and Acculink® ATM Withdrawal	FREE	\$1.00	Cheque - Stop Payment	\$20.00	N/A
<i>Interac</i> ® Network (domestic) ATM Withdrawal	\$2.00	\$2.00	Cheque - Chargeback	\$20.00	\$20.00
CIRRUS® Network (international) ATM Withdrawal	\$4.00	\$4.00	<i>Interac</i> e-Transfer®	\$1.00	\$1.00
Global Payment MasterCard®	\$1.00	N/A	<i>Interac</i> ® Online Payment	\$1.00	\$1.00
<i>MemberDirect</i> ® On-Line Banking - Transfer	FREE	FREE	Returned NSF Item	\$45.00	N/A
<i>MemberDirect</i> ® On-Line Banking - Bill Payment	\$1.00	\$1.00	Unauthorized Overdraft Fee	\$7.00	N/A
TeleService® Telephone Banking - Transfer	FREE	FREE	In-Branch Statement	\$5.00	\$5.00
TeleService® Telephone Banking - Bill Payment	\$1.00	\$1.00	Monthly Statement with Cheque Images	\$5.00	\$5.00
Direct Payment Purchase (MemberCard®)	\$1.00	\$2.00	Credit Union Drafts (Canadian)	\$7.50	\$7.50
Pre-Authorized Payment	\$1.00	\$3.00	Money Order - Canadian	\$7.50	\$7.50
In-Branch Cash Withdrawal	\$1.00	\$1.00	Money Order - US	\$7.50	\$7.50
In-Branch Bill Payment	\$1.50	\$1.50	Safety Deposit Box - Small	\$40.00	\$40.00
In-Branch Transfer	\$1.00	\$1.00	Safety Deposit Box - Medium	\$60.00	\$60.00
Cheque Withdrawal	\$1.00	\$3.00	Safety Deposit Box - Large	\$100.00	\$100.00

What Makes Us Different?

Profit Belongs to Members

That's our bottom line! The credit union business model is designed to give profit back to its members in the form of low rates and enhanced products and services. We provide expert financial advice and services but we do it differently. In fact, our members say we do it better!

Your money is safe.

The Credit Union Deposit Guarantee Corporation has been insuring deposits in Credit Unions in our province for over 30 years. All deposits are insured to a maximum \$250,000 per account type. This deposit protection is superior to other financial institutions and a key benefit to our members.

Canadians Rank Credit Unions #1

For 12 consecutive years, Canadians have ranked Credit Unions first in overall Customer Service Excellence and Branch Service Excellence among all financial institutions.*



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Accounts & Services



Managing Your Finances

Overdraft Protection

Enjoy peace of mind and avoid the cost of insufficient funds. Apply for overdraft protection on your chequing account.

Students

With no-fee accounts for individuals 18 years and younger, and low fees for 19-24 year olds. EasternEdge Credit Union strives to set students up for success.

Seniors

When the time comes, why not embrace it? When you're 59 or better, receive a **25% discount** on the chequing account that best suits your needs.

Wealth Management Services

We provide access to a comprehensive range of investment products through our partner, Credential® Financial Strategies.



YOUR Package Options: Choose an option based on your unique needs and how you use your accounts. Whether you use electronic access, or prefer in-branch service, we offer packages to satisfy your needs. With a package price that offers greater savings for one low monthly fee, it's easy to manage.

YOUR Savings	YOUR Chequing 15	YOUR Chequing 40	YOUR Chequing Electronic	YOUR Chequing Premium	YOUR Everything		
Account Features Transactions are charged on a per item basis. See reverse for transaction fees. <ul style="list-style-type: none"> Interest accrued on daily closing balance, paid monthly 2 debit transactions included. Excluding <i>Interac</i>®/Cirrus® ATM. Pay interest at tiered rates 	Account Features 15 Transactions <ul style="list-style-type: none"> <i>Interac</i>® Direct Payment Access to CU, EXCHANGE®, <i>Interac</i>® (Canada), & CIRRUS® ATM Networks (Surcharges may apply). <i>MemberDirect</i>® On-Line Banking TeleService® Telephone Banking Global Payment MasterCard® Overdraft protection available OAC Pay interest at tiered rates Pre-Authorized Payments <i>Interac</i>® Online Purchase In Branch Transactions Cheques Inter Financial Institution Service (IFI) <i>Interac</i> e-Transfers® 	Account Features 40 Transactions <ul style="list-style-type: none"> <i>Interac</i>® Direct Payment Access to CU, EXCHANGE®, <i>Interac</i>® (Canada), & CIRRUS® ATM Networks (Surcharges may apply). <i>MemberDirect</i>® On-Line Banking TeleService® Telephone Banking Global Payment MasterCard® Overdraft protection available OAC Pay interest at tiered rates Pre-Authorized Payments <i>Interac</i>® Online Purchase In Branch Transactions Cheques Inter Financial Institution Service (IFI) <i>Interac</i> e-Transfers® 2 <i>Interac</i>® ATM transactions included† Personalized Cheques, 1 order per year No Fee Travellers Cheques 	Account Features Electronic Transactions <ul style="list-style-type: none"> <i>Interac</i>® Direct Payment Access to CU, EXCHANGE®, <i>Interac</i>® (Canada), & CIRRUS® ATM Networks (Surcharges may apply). <i>MemberDirect</i>® On-Line Banking TeleService® Telephone Banking Global Payment MasterCard® Overdraft protection available OAC Pay interest at tiered rates Pre-Authorized Payments <i>Interac</i>® Online Purchase In Branch Transactions** Cheques** Inter Financial Institution Service (IFI)** 10 <i>Interac</i> e-Transfers® 4 <i>Interac</i>® ATM transactions included† 	Account Features Premium Transactions <ul style="list-style-type: none"> <i>Interac</i>® Direct Payment Access to CU, EXCHANGE®, <i>Interac</i>® (Canada), & CIRRUS® ATM Networks (Surcharges may apply). <i>MemberDirect</i>® On-Line Banking TeleService® Telephone Banking Global Payment MasterCard® Overdraft protection available OAC Pay interest at tiered rates Pre-Authorized Payments <i>Interac</i>® Online Purchase In Branch Transactions Cheques Inter Financial Institution Service (IFI) 12 <i>Interac</i> e-Transfers® 4 <i>Interac</i>® ATM transactions included† Personalized Cheques, 1 order per year No Fee Travellers Cheques Money Orders & Certified Cheques Stop Payments 	Account Features 18 Years & Younger <ul style="list-style-type: none"> <i>Interac</i>® Direct Payment Access to CU, EXCHANGE®, <i>Interac</i>® (Canada), & CIRRUS® ATM Networks (Surcharges may apply). <i>MemberDirect</i>® On-Line Banking TeleService® Telephone Banking Global Payment MasterCard® Student MasterCard® Choice Rewards MasterCard® <i>Interac</i> e-Transfers® Pre-Authorized Payments <i>Interac</i>® Online Purchase In Branch Transactions Inter Financial Institution Service (IFI) <i>Interac</i>® Withdrawals Mobile Banking 	Account Features 19-24 Years <ul style="list-style-type: none"> Unlimited Unlimited Unlimited Unlimited - - \$1.00 Unlimited Unlimited Unlimited Unlimited 2 per month Unlimited 	Account Features 19-24 Years <ul style="list-style-type: none"> Unlimited Unlimited Unlimited Unlimited - No fee \$12 annually \$1.00 Unlimited Unlimited Unlimited Unlimited 4 per person Unlimited
See reverse for transaction fees.	Per item fee in excess of 15 transactions. See reverse for transaction fees.	Per item fee in excess of 40 transactions. See reverse for transaction fees.	**Per item fee for non-electronic transactions. See reverse for transaction fees	See reverse for transaction fees	Monthly Fees No monthly fee	Monthly Fees No monthly fee	Monthly Fees \$2.00 per month.
Monthly Fees No monthly fee	Monthly Fees \$4.95 per month. Monthly fees waived with a minimum monthly balance of \$2,000.	Monthly Fees \$12.95 per month. Monthly fees waived with a minimum monthly balance of \$3,000.	Monthly Fees \$14.95 per month. Monthly fees waived with a minimum monthly balance of \$3,000.	Monthly Fees \$23.95 per month. Monthly fees waived with a minimum monthly balance of \$4,000.			

† Does not include surcharges from other institutions. *Ipsos® 2016 Best Banking Awards are based on ongoing quarterly Customer Service Index (CSI) survey results. Sample size for the total 2016 CSI program year ended with the August 2016 survey wave was 47,305 completed surveys yielding 67,678 financial institution ratings nationally. © *Interac* is a registered trademark owned by *Interac* Inc. and is used under license. © EXCHANGE is a registered trademark owned by FICANEX® and is used under license. © AccuLink is a registered trademark owned by Canadian Credit Union Association and is used under license. © TeleService, Member Direct and Member Card are registered trademarks owned by Canadian Credit Union Association and are used under license. © MasterCard is a registered trademark owned by MasterCard International Inc. and is used under license. © CIRRUS is a registered trademark of Visa International and is used under license. © HANDS & GLOBE Design is a registered certification mark owned by the World Council of Credit Unions, used under license. © Credential is a registered mark owned by Credential Financial Inc. and is used under license.