



East Coast
CREDIT UNION

eastcoastcu.ca

Toll Free: 1-866-230-7700

Email: eastcoast@creditunion.ca



@EastCoastCU



Peace by Chocolate is a chocolate company based in Antigonish, Nova Scotia, founded by the Hadhad family of Damascus, Syria. After coming to Canada as refugees in 2016, the Hadhad family rebuilt their successful chocolate business and now focus on spreading peace and sweets throughout Canada and the world!

"East Coast Credit Union has believed in us from the beginning and truly wanted to help. They saw our vision and potential-the only hinderance was cashflow, but the Credit Union saw our potential and supported us."

— Tareq Hadhad, CEO and Founder

Brochure Date: September 2024



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Newcomers' Program

Welcome to Canada



It's nice to meet you

Welcome to Canada!

Starting life in a new country is not easy. Our honest advice will help set you up for financial success from day-to-day banking to starting a business. Our Newcomers' Program is designed specifically with your needs in mind.

Your financial journey starts here - with benefits

- Free account package*
- Free safety deposit box*
- Free international money transfers (over \$500)
- Credit card
- Mortgage cash back bonus

Day-to-day banking

Preferred Plan

Includes everything you need for day-to-day banking for FREE for the first 2 years, such as:

- Unlimited free daily banking transactions
- Debit Mastercard®
- Unlimited *Interac* e-Transfers®
- 24/7 access via mobile app and online banking
- Telephone banking
- 4 free ATM transactions per month

** Our Preferred Plan and a safety deposit box are offered for FREE to those who are new to Canada (landed immigrants, international students and temporary foreign workers) within 5 years of arrival.*

Safety deposit box

Keep documents secure in a safety deposit box.

- Small and Medium size boxes are FREE for the first 2 years

International money transfers

It's easier than ever to send money anywhere, anytime from the comfort of your home.

- 24/7 access through online banking
- Ability to transfer from CAD funds to 20 currencies
- Low transaction fees to move funds internationally:
\$2.50 standard fee; no fee for transfers exceeding \$500

Financial support for newcomers

Credit cards

Build a credit history and enjoy purchasing convenience with a credit card such as:

- Build your credit – even with no previous credit history in Canada
- Stay safe with built-in insurance and fraud protection
- Earn valuable rewards
- Easily manage your account online with CardWise

Mortgages

A new home in your new home! Enjoy flexible mortgage options and receive expert advice. Receive up to \$1000 "cash" on an approved and funded mortgage to help get you started.

- Applicable on mortgage terms 3-5 years
- Funds credited to your account on day of closing

What makes us different?

Open and honest advice

East Coast Credit Union is a full-service, cooperative financial institution helping individual and business members achieve financial success. Our professional employees provide the open and honest advice you need to manage your finances.

At East Coast CU, you have the chance to be a part of something bigger: the chance to be more than a customer, to help build your community, to see fairness, trust, equity, and independence brought to life. From the way we do business to the way we treat you every day, it's banking that goes further.

Become a member today and experience our honest approach to banking.

East Coast Credit Union offers all members:

- Free financial advice that is focused on your unique situation and goals. We want to help you make smart financial decisions that work for you
- Convenient banking any way, anywhere
- You're a member, not a customer

Become a member today and experience our honest approach to banking.

Contact us today to set up an appointment:
1-866-230-7700 or email us at **eastcoast@creditunion.ca**