



EAST COAST

Visit East Coast Credit Union today and see how our focused approach can get you a **FREE** start to your financial future!



ACCESS
AT YOUR
FINGERTIPS



What makes us different?

East Coast Credit Union is a dynamic, full service, financial co-operative using a focused approach to partner with individual and business members to achieve financial success.

Our professional employees continually look for opportunities to provide the best value and service to our members.

We are locally owned by our members. We are committed to supporting the communities we live and work in through not only financial support but also countless volunteer hours.

Become a member today and experience our focused approach to banking!



EAST COAST

www.eastcoastcu.ca

1-866-230-7700



www.facebook.com/EastCoastCU



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Youth and Student Solutions



focused on me

A **FREE** start to your financial future



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Opening a Youth account at East Coast Credit Union means that you're on your way to taking responsibility for your own money, and also learning about day-to-day banking and the benefits of saving. Your Youth account is designed to help you build your money management skills as you start earning your own money.

Youth/Student Solutions

If you are age 24 or under, East Coast Credit Union has two money saving account packages for you, allowing you to save for your future.

Unlimited Basic Package

For only \$3.00 per month you can transact worry free without counting transactions. That could add up to saving hundreds of dollars a year in service charges. An added bonus to this package is it allows 5 Interac e-transfers per month.

The YOUR Chequing 40 package

An economical option for those that don't transact as frequently throughout the month with up to 40 transactions FREE.

Both packages include the following transactions per month:

2 Interac ATM transactions

- Interac® Direct Payment & Interac® Flash
 - Credit union affiliated ATM networks; (Surcharge-free access to over 3200 AccuLink® and EXCHANGE® ATMs throughout Canada);
 - MemberDirect® online banking;
 - TeleService® telephone banking;
 - In-branch transactions;
 - Cheques;
 - Pre-authorized debits;
 - Inter-Credit Union Service (ICU);
 - GLOBAL PAYMENT® MasterCard®;
 - Mobile Banking
- Deposit anywhere
- No Annual fee for Choice Rewards on Global Payment Card

* These packages can be applied to two accounts under the same member number.

Whatever your financial needs, we have a solution for you!

Student Lines of Credit

Our student lines of credit are available to any full or part-time student attending a recognizable post-secondary institution in a degree, diploma or certificate program.

- Full time students can borrow, on approved credit, up to \$75,000 for their education or up to \$150,000 for students enrolled in medical or dentistry programs.
- Pay interest only on your loan while attending the program that has been financed.
- Competitive rates of interest and flexible repayment schedules available to meet students' needs.
- Repayment of your loan begins 12 months after program completion.
- Take up to 15 years to repay your student loan (if over \$25,000).

Student MasterCard

Start building a credit rating before you enter the workforce. This card is the perfect 'starter' card for post-secondary students over the age of majority. With no annual fees, you'll see the convenience and security this card offers, as you build your financial future.

MemberCard

Access your funds 24/7 with an East Coast Credit Union MemberCard® Debit Card. Enjoy convenient access to your account for making purchases and using ATMs.

East Coast Credit Union members have access to over 4000 ATMs nationwide.

Self Service 24-Hour Access Options

MemberDirect® online banking

Gives you the freedom to do your banking whenever, wherever you choose; access your accounts 24 hours a day, 7 days a week. View your account, transfer funds and pay all your bills online instantly!

Mobile Banking

You'll have your account information anytime, anywhere. Mobile Banking is simple, safe and can be used with mobile phones, including smart phones like iPhone® and Android™ devices.

Deposit Anywhere™

A time saving feature of our MemberDirect® Mobile App. It allows you to deposit cheques - wherever and whenever via your mobile device. You simply open the app and snap a picture of the cheque and submit the deposit, quick and easy.

Direct Banking Alerts

For added protection you can set up your account to automatically send you an email and/or text message to your mobile device and/or computer to alert you of certain changes to your account made through online banking.

Interac Direct Pay & Flash®

A trouble free way to make purchases with your debit card without the hassle of cash. For purchases of up to \$100 you can tap and pay by simply holding your Interac Flash® enabled debit card up to a Flash-enabled debit machine.

Interac® e-Transfers

Allows you to send money in minutes to anyone with an email address and an account at a Canadian credit union or bank. The process is simple, convenient and secure. It's a great alternative to cheques and cash.