

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 App

You'll have your account information anytime, anywhere. Our Mobile App is simple, safe and can be used on mobile phones.

Deposit Anywhere™

Deposit cheques - wherever and whenever using your mobile device. Simply open your mobile app, 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 Payment & Flash®

A worry-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.

Lock'N'Block™

If your card has been lost or stolen, you can lock your debit card or block specific transaction types by using the mobile app, mobile web, or online banking. When the card is locked all transactions are automatically declined, making fraudulent attempts to use your card virtually impossible.

Interac® Online Payment

A simple and secure way to pay for your online purchases using your debit card rather than a credit card.

Interac e-Transfers®

Interac e-Transfers® allow you to send money in minutes to anyone with an email address or mobile phone and an account at a Canadian credit union or bank. The process is simple, convenient and secure. It's a great alternative to cash and cheques.

TeleService®

Access your accounts by telephone, 24 hours a day, 7 days a week, with toll-free access from anywhere in North America. 1-800-963-4848

ATM (EXCHANGE®, Interac®, Acculink® PLUS®)

Access your accounts through:

- Credit union affiliated ATM networks (for surcharge-free ATMs look for the Acculink® and EXCHANGE® symbols on over 4000 ATMs in Canada)
- Download the Ding Free ATM Locator app to find surcharge-free ATM's near you.
- For International ATM access look for the PLUS® symbol (Surcharge fees may apply).

In Branch Services - Credit Union Location(s)

Sound advice and convenient service from our professional staff at all our branch locations from Cape Breton to Halifax.

ICU Services (Inter-Credit Union Connectivity)

Use every credit union in Atlantic Canada as your own. Services include cash withdrawal, transfers between accounts (including loan and mortgage payments), deposits and balance inquiries. Photo ID and account number required.

Transaction Fees*	YOUR Chequing	YOUR Savings	YOUR Unlimited eAccount	YOUR US\$ Chequing	Transaction Fees*	YOUR Chequing	YOUR Savings	YOUR Unlimited eAccount	YOUR US\$ Chequing
Cheque Withdrawal – Personal	\$1.00	\$5.00	\$2.50	\$1.00	Cheque – Certified for member			\$10.00	
Credit Union/Exchange ATM Withdrawal	\$1.00	\$1.00	FREE	N/A	Cheque – Official			\$7.50	
Direct Payment Purchase (Member Card®)	\$1.00	\$1.00	FREE	N/A	Cheque/PAP – Stop Payment			\$12.50	
In-Branch Bill Payment	\$1.85	\$1.85	\$2.50	\$1.85	Inactive Fee		\$25 notice fee, then \$5/ mo.		
In-Branch Cash Withdrawal	\$1.00	\$1.00	\$2.50	\$1.00	YOUR eHISA – Online/Electronic Transfers			FREE	
In-Branch Statement	\$3.00	\$3.00	\$3.00	\$3.00	YOUR eHISA – Non-Electronic Transactions			\$5.00	
Interac® Network (Domestic) ATM Withdrawal	\$2.00	\$2.00	\$2.00	N/A	YOUR Unlimited eAccount – Non-Electronic Transactions			\$2.50	
Interac e-Transfers®	\$1.50	\$1.50	FREE	N/A	Money Order – USD			\$6.00	
MemberDirect® Online Banking - Bill Payment	\$1.00	\$1.00	FREE	N/A	Monthly Statement			\$3.00	
MemberDirect® Online Banking - Inquiry	FREE	FREE	FREE	FREE	Registered Plan Transfer Fee (per deposit)			\$50.00	
MemberDirect® Online Banking - Transfer	FREE	FREE	FREE	N/A	Chargeback Item			\$5.00	
Monthly Statement with Cancelled Cheques	\$6.00	\$6.00	\$6.00	\$6.00	Registered Plan Estate Administration Fees			Up to 1% of Estate	
Non-encoded Cheques	\$5.00	\$5.00	\$5.00	N/A	Safety Deposit Box - Small: 1.5" x 5"			\$50.00 + tax	
Unauthorized Overdraft (fee per item)	\$5.00	\$5.00	\$5.00	\$5.00	Safety Deposit Box - Medium: 2" x 5" and 2.5" x 5"			\$60.00 + tax	
Overdraft Interest Charge (minimum)	\$4.00	\$4.00	\$4.00	\$4.00	Safety Deposit Box - Large: 5" x 5", 2" x 10, 2.5" x 10"			\$100.00 + tax	
PLUS® Network (international) ATM Withdrawal	\$3.50	\$3.50	\$3.50	N/A	Safety Deposit Box - Extra Large: 5" x 10" (where available)			\$200.00 + tax	
Pre-authorized Payment	\$1.00	\$1.00	FREE	N/A	Safety Deposit Box - Size: 10.5" x 10.5" (where available)			\$250.00 + tax	
Returned NSF Item	\$45.00	\$45.00	\$45.00	\$45.00	Safety Deposit Box - Size: 10.5" x 15.25" (where available)			\$325.00 + tax	
TeleService® Telephone Banking - Bill Payment	\$1.00	\$1.00	FREE	N/A	Wire Transfer – Canadian Funds			\$27.00 minimum	
TeleService® Telephone Banking - Inquiry	FREE	FREE	FREE	FREE	Wire Transfer – USD Funds			\$33.00 minimum	
TeleService® Telephone Banking - Transfer	\$1.00	\$1.00	FREE	N/A					
YOUR Credit Union ATM Bill Payment	\$1.00	\$1.00	FREE	N/A					

* Cost per transaction, unless otherwise noted



Your Chequing & Savings

Banking options to suit your needs.

eastcoastcu.ca

1-866-230-7700



@EastCoastCU



Brochure Date: November 2019

What makes us different?

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

At East Coast Credit Union, 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, equality 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.

Ownership

Our credit union recognizes that every member has different needs. Our financial service solutions are straightforward, so you can spend more time living your life, and less time planning it.

We offer savings and chequing options to meet your day-to-day needs:

YOUR Chequing options make managing your money easy. Choose from our range of options so your account reflects what you need to manage your everyday financial activities in an affordable way.

YOUR Savings account features a competitive interest rate so your money can grow, and you can reach your savings goals.

Not sure which account is right for your day-to-day financial needs? With competitive fees and our many chequing account options, finding your match is simple.

Youth and Seniors Discount

We offer a variety of FREE and discounted chequing packages for our Youth and Seniors. In addition our Seniors have the option to receive a printed statement monthly for FREE.



YOUR Savings

Account Features:

- Pay-as-you-go transactions.
- Interest calculated on daily closing balance, paid monthly.
- Interest is calculated based on highest tier attained on TOTAL account balance.
- 2 FREE cash withdrawals (in branch or credit union ATM Excluding Interac®/PLUS® ATM).
- Easy access to your money with in-branch and self-service options.

Monthly Fee:

No monthly fee

YOUR Electronic High Interest Savings Account (eHISA)

Account Features:

- Pay-as-you-go transactions.
- High interest rate.
- Interest calculated on daily closing balance, paid monthly.
- FREE unlimited online or electronic transfers to other East Coast Credit Union accounts utilizing the following services:
 - o MemberDirect®
 - o TeleService®
 - o Credit Union/ EXCHANGE® ATM

Monthly Fee:

No monthly fee

YOUR Chequing Options: Choose an option based on your unique needs and how you use your accounts. Whether you access your account electronically, 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 Pay-As-You-Go	YOUR Chequing 15	YOUR Chequing 40**	YOUR Chequing Unlimited**	YOUR Chequing Unlimited Plus**	YOUR Unlimited eAccount	YOUR US\$ Chequing
Transactions Included	0	15*	40*	Unlimited	Unlimited	Unlimited Electronic	0
Fee (Monthly)	\$2.25	\$4.00	\$11.95	\$14.95	\$25.00	\$10.95	\$2.50
Monthly Fees Waived with Minimum Balance		\$2,000	\$5,000	\$3,000	\$10,000	\$5,000	
Online Banking & Mobile App Access	√	√	√	√	√	√	√
Deposit Anywhere™	√	√	√	√	√	√	
Direct Banking Alerts	√	√	√	√	√	√	√
Online and Telephone Bill Payments		√	√	√	√	√	
In-Branch Transactions		√	√	√	√		√
Inter-Credit Union Services		√	√	√	√		
Unlimited Free Interac e-Transfers®		√	√	√	√	√	
Interac® Direct Payment		√	√	√	√	√	
Surcharge-Free Credit Union Affiliated ATM's		√	√	√	√	√	
Cheques		√	√	√	√		√
Pre-Authorized Debits		√	√	√	√	√	
PLUS® International ATM Network Transactions***					2		
Basic Personalized Cheques			√	√	√		√
No-Fee Certified Cheques & Stop Payments			√	√	√		
2 Free US Money Orders Per Month					√		
50% Discount on Safety Deposit Boxes			√	√	√		
Free Interac® ATM Transactions			2	2	5		
Official Cheques			2		Unlimited		
Overdraft Protection with Approved Credit	√	√	√	√	√	√	
Seniors Discount		FREE	50% Discount	50% Discount	50% Discount		
Youth Discount			FREE	\$3.00	50% Discount		
Newcomers Program Discount						FREE for 1 Year	

*Per item fees apply in excess of monthly transactions. **These accounts offer the ability to link a second account. Call or visit a branch for more details.***Surcharge fees may apply.

