

YOUR Electronic High Interest Savings Account (eHISA)

Ideal for you if you wish to earn a high rate of interest on your savings and only require access via online/electronic transfers.

Account Features

- Pay as you go
- High interest rate
- Interest calculated daily on closing balance and paid monthly
- FREE Unlimited online or electronic transfers utilizing the following services:
 - Credit Union/Exchange® ATM
 - Telephone Banking
 - Online Banking
 - Mobile App

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. Mobile App is simple, safe and can be used with mobile phones, including smart phones like iPhone® and Android™ devices.

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.

Ways To Use:

With Interac® e-Transfers you can:

- Send money to children at college
- Send gifts to friends or family
- Pay your rent electronically
- Pay for items purchased online or at garage sales
- Settle a bill with a friend
- And much, much more... the possibilities are endless.

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 4500 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 in your neighborhood with one of our professional staff at 20 branches with 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 US\$ Chequing (in US funds)	Transaction Fees*	YOUR Chequing	YOUR Savings	YOUR US\$ Chequing (in US funds)
Cheque Withdrawal – Personal	\$1.00	\$5.00	\$1.00	Cheque – Certified for member			\$10.00
Credit Union/Exchange ATM Withdrawal	\$1.00	\$1.00	N/A	Cheque – Official			\$7.50
Direct Payment Purchase (Member Card®)	\$1.00	\$1.00	N/A	Cheque/PAP – Stop Payment			\$12.50
GLOBAL PAYMENT™ Mastercard®	\$1.00	\$1.00	N/A	Inactive Fee			\$25 notice fee, then \$5/ mo.
In-Branch Bill Payment	\$1.85	\$1.85	\$1.85	YOUR eHISA – Online/Electronic Transfers			FREE
In-Branch Cash Withdrawal	\$1.00	\$1.00	\$1.00	YOUR eHISA – Non-Electronic Transactions			\$5.00
In-Branch Statement	\$3.00	\$3.00	\$3.00	YOUR Unlimited eAccount – Non-Electronic Transactions			\$2.50
Interac® Network (domestic) ATM Withdrawal	\$2.00	\$2.00	N/A	Money Order – US			\$6.00
Interac® e-Transfers	\$1.50	\$1.50	N/A	Monthly Statement			\$3.00
MemberDirect® Online Banking - Bill Payment	\$1.00	\$1.00	N/A	Registered Plan Transfer Fee (per deposit)			\$50.00
MemberDirect® Online Banking - Inquiry	FREE	FREE	FREE	Registered Plan Estate Administration Fees			Up to 1% of Estate
MemberDirect® Online Banking - Transfer	FREE	FREE	N/A	Safety Deposit Box-Small: 1.5" x 5"			\$50.00 + tax
Monthly Maintenance Fee	\$2.25	N/A	\$2.50	Safety Deposit Box-Medium: 2" x 5" and 2.5" x 5"			\$60.00 + tax
Monthly Statement with Cancelled Cheques	\$6.00	\$6.00	\$6.00	Safety Deposit Box-Large: 5" x 5", 2" x 10, 2.5" x 10"			\$100.00 + tax
Non-encoded Cheques	\$5.00	\$5.00	N/A	Safety Deposit Box-Extra Large: 5" x 10" (where available)			\$200.00 + tax
Unauthorized Overdraft (fee per item)	\$5.00	\$5.00	\$5.00	Safety Deposit Box-Size: 10.5" x 10.5" (where available)			\$250.00 + tax
Overdraft Interest Charge (minimum)	\$4.00	\$4.00	\$4.00	Safety Deposit Box-Size: 10.5" x 15.25" (where available)			\$325.00 + tax
PLUS® Network (international) ATM Withdrawal	\$3.50	\$3.50	N/A	Wire Transfer – Canadian Funds			\$22.00 minimum
Pre-authorized Payment	\$1.00	\$1.00	N/A	Wire Transfer – US Funds			\$33.00 minimum
Returned NSF Item	\$45.00	\$45.00	\$45.00				
TeleService® Telephone Banking - Bill Payment	\$1.00	\$1.00	N/A				
TeleService® Telephone Banking - Inquiry	FREE	FREE	FREE				
TeleService® Telephone Banking - Transfer	\$1.00	\$1.00	N/A				
YOUR Credit Union ATM Bill Payment	\$1.00	\$1.00	N/A				

* Cost per transaction, unless otherwise noted



eastcoastcu.ca

1-866-230-7700



facebook.com/EastCoastCU



[@EastCoastCU](https://twitter.com/EastCoastCU)

Your Chequing & Savings

Banking options to suit your needs.



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. Its 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.

Seniors Discount

YOUR Chequing 15 Free and most other packages 50% off. Plus the option to receive a printed statement monthly for FREE.

MemberDirect™



YOUR Savings

Our tiered savings account combines savings and accessibility.

Account Features

- Transactions are charged on a per item basis
- Pays interest at tiered rates:
 - \$1 – \$4,999
 - \$5,000 – \$9,999
 - \$10,000 – \$59,999
 - \$60,000 – \$99,999
 - \$100,000+
- Interest calculated on daily closing balance, paid monthly
- Unlike some institutions that calculate interest for the amount in each tier, we calculate interest based on the rate for the highest tier attained, on the TOTAL balance in your account
- Easy access to your money with MemberDirect® online banking, mobile banking, MemberCard® Debit Card, TeleService® telephone banking, Inter-Credit Union Services (ICU), Interac® e-Transfers, pre-authorized payments, direct deposits, in-branch service and statement options
- 2 Free Cash withdrawals (in branch or credit union ATM *Excluding Interac® / PLUS® ATM*)

Monthly Fees
No monthly fee

YOUR Chequing

Ideal for your day-to-day financial needs with pay-as-you-go transaction fees.

Account Features

- Transactions are charged on a per item basis
- Easy access to your money with MemberDirect® online banking, mobile banking, Mobile App including Deposit Anywhere™, Direct Alerts, MemberCard® Debit Card, TeleService® telephone banking, Inter-Credit Union Services (ICU), Interac® e-Transfers, pre-authorized payments, direct deposits, in-branch service, cheques and statement options
- The GLOBAL PAYMENT™ Mastercard® option provides debit card access everywhere Mastercard® is accepted
- Overdraft protection available based on approved credit
- This package can be applied to two accounts under the same member number and monthly charge applies to first account only

Monthly Fees
\$2.25 monthly fee (Non interest bearing)

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 Chequing 15

Transact a little. You only make a few transactions and want a low monthly fee.

Non interest bearing

Account Features

- 15 transactions included for one monthly fee, including:
 - Interac® Direct Payment
 - Credit union affiliated ATM networks (Surcharge-free access to over 4500 AccuLink® and EXCHANGE® ATMs throughout Canada)
 - MemberDirect® online banking bill payment
 - TeleService® telephone banking bill payment
 - In-branch transactions
 - Cheques
 - Deposit Anywhere™
 - Direct Alerts
 - Pre-authorized debits
 - Inter-Credit Union Services (ICU)
 - GLOBAL PAYMENT™ Mastercard®
- Per item fee on excess of 15 transactions
- Interac® (Canada) and PLUS® (International) ATM Networks give you access to ATMs around the world (Surcharge fees may apply†)
- Overdraft protection available based on approved credit
- Unlimited FREE e-Transfers

Monthly Fees
\$4.00 per month or FREE for seniors (age 59+). Monthly fees waived with a minimum monthly balance of \$2,000 (Non interest bearing)

YOUR Chequing 40

Transact a lot. You average one transaction a day, with a few extra on the weekend.

Account Features

- 40 transactions included for one monthly fee, including:
 - Interac® Direct Payment
 - Credit union affiliated ATM networks (Surcharge-free access to over 4500 AccuLink® and EXCHANGE® ATMs throughout Canada)
 - MemberDirect® online banking bill payment
 - TeleService® telephone banking bill payment
 - In-branch transactions
 - Cheques
 - Deposit Anywhere™
 - Direct Alerts
 - Pre-authorized debits
 - Inter-Credit Union Services (ICU)
 - GLOBAL PAYMENT™ Mastercard®
- Per item fee on excess of 40 transactions
- Interac® (Canada) and PLUS® (International) ATM Networks give you access to ATMs around the world (Surcharge fees may apply†)
- 2 FREE Interac® ATM transactions†
- Basic Personalized Cheques
- No fee, certified cheques and stop payments
- Safety Deposit Box discount of 50%
- 2 FREE Official Cheques per month
- Overdraft protection available based on approved credit
- This package can be applied to two accounts under the same member number
- Unlimited FREE e-Transfers

Monthly Fees
\$11.95 per month or FREE for youth (ages 24 and under) and 50% discount for seniors (age 59+). Monthly fees waived with a minimum monthly balance of \$5,000 (Non interest bearing)

YOUR Chequing Unlimited

Transact without limits. You want the ultimate in convenience, earning power and value-added account features.

Account Features

- Unlimited transactions included for one monthly fee, including:
 - Interac® Direct Payment
 - Credit union affiliated ATM networks (Surcharge-free access to over 4500 AccuLink® and EXCHANGE® ATMs throughout Canada)
 - MemberDirect® online banking bill payment
 - TeleService® telephone banking bill payment
 - In-branch transactions
 - Cheques
 - Deposit Anywhere™
 - Direct Alerts
 - Pre-authorized debits
 - Inter-Credit Union Services (ICU)
 - GLOBAL PAYMENT™ Mastercard®
- 5 Interac® (Canada) ATM transactions and 2 PLUS® (International) ATM Networks give you access to ATMs around the world (Surcharge fees may apply†)
- Basic Personalized Cheques
- No fee Certified Cheques and stop payments
- Unlimited Official Cheques
- 2 FREE US Money Orders per month
- Additional features include:
 - No annual fee on Choice Rewards for GLOBAL PAYMENT™ Mastercard®
 - 50% discount on Mastercard Global Payment Gold annual fee
 - 50% discount on Safety Deposit Boxes
- This package can be applied to all accounts under the same member number
- Unlimited FREE e-Transfers

Monthly Fees
\$25.00 per month or 50% discount for youth (ages 24 & under) and seniors (age 59+). Monthly fees waived with a minimum monthly balance of \$10,000 (Non interest bearing)

YOUR US\$ Chequing

Don't be bound by borders! You want an account to manage YOUR US funds.

Account Features

- Non-interest bearing with pay-as-you-go transactions
- Reduce the expense of converting Canadian dollars into US funds and back again
- Save on fees by buying US funds when the rates are favourable, rather than waiting for when you travel
- Convenient access to YOUR money by visiting your credit union or writing cheques in US dollars. Inquire on YOUR account using TeleService® telephone banking and MemberDirect® online banking *Electronic transactions not available*

Monthly Fees
\$2.50 monthly fee

YOUR Unlimited eAccount

For the on-the-go person who wants to transact completely electronically, anytime, anywhere using all our digital options! An account providing ultimate convenience, unlimited electronic transactions and great value.

Monthly Fees
\$10.95 monthly fee
Monthly fees waived with a minimum monthly balance of \$5,000

Chequing Transactions Unlimited - Basic

A no frills account providing ultimate convenience, unlimited transactions and great value.

Account features

- Unlimited transactions included for one monthly fee, including:
 - Inter-Credit Union Services (ICU)
 - In-branch transactions
- Cheques
- Deposit Anywhere™
- Direct Alerts
 - Interac® Direct Payment
 - Pre-authorized debits
 - TeleService® telephone banking bill payment
- Credit Union affiliated ATM networks (Surcharge –free access to over 4500 AccuLink® and EXCHANGE® ATMs throughout Canada)
- MemberDirect® online banking bill payment
- GLOBAL PAYMENT™ Mastercard®
- 2 FREE Interac® (Canada) ATM transactions (Surcharge fees may apply)
- This package can be applied to two accounts under the same member number
- Unlimited FREE e-Transfers

Monthly Fees
\$14.95 monthly fee
Monthly fees waived with a minimum monthly balance of \$3,000
50% discount for seniors (age 59+), \$3 for youth (ages 24 & under)

® 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, and MemberDirect are registered trademarks owned by Canadian Credit Union Association and are used under license. ® Interac is a registered trademark owned by Interac Inc. and is used under license. ® Mastercard is a registered trademark owned by Mastercard International Inc. and is used under license. ® HANDS & GLOBE Design is a registered certification mark owned by the World Council of Credit Unions, used under license. ™ LOCK'N'BLOCK is a trademark of Everlink Payment Services Inc.