

# YOUR MONEY

Whether you're building your retirement savings, putting money aside for an emergency, planning for a major purchase or saving for upcoming expenses, we have a savings account suited to your needs. Our competitive interest rates will help you reach your savings goals at your own pace, one deposit at a time.

At Leading Edge Credit Union, your money is protected with strong deposit insurance coverage to give you peace of mind as your deposits grow. In fact, the Credit Union Deposit Guarantee Corporation provides the most comprehensive deposit insurance and stabilization program of any financial institution in the province, with coverage of up to \$250,000 per account type.



## Contact Us

### Corner Brook Branch

2 Herald Avenue  
PO Box 713  
Corner Brook, NL A2H 6G7  
Tel: (709) 634-4632

### Doyles Branch

Route 406, Off TCH  
PO Box 29  
Doyles, NL A0N 1J0  
Tel: (709) 955-2402

### Jeffrey's Branch

616 Main Road  
PO Box 8  
Jeffrey's NL A0N 1P0  
Tel: (709) 645-2512

### Port aux Basques Branch

27 Grand Bay Road  
PO Box 680  
Grand Bay East, NL A0N 1K0  
Tel: (709) 695-7000

### St. George's Branch

2-10 Steel Mountain Road  
PO Box 315  
St. George's, NL A0N 1Z0  
Tel: (709) 647-2000

[lecu.ca](http://lecu.ca)

## Have some questions?

We're always here to answer all of your questions and help you find the right accounts for your unique financial goals.

# Savings Accounts



**The right account  
for every way you choose to save.**



## Choosing the right Savings Account

Each savings account is designed to complement a specific way of saving money.

Each of our specialized savings accounts come with different features and benefits to fit your lifestyle. Performing any one of the following transactions would be considered a standard transaction.

### Standard Transactions

ATM Withdrawal  
 ATM Transfer  
 In-Branch Transfer  
 In-Branch Cash Withdrawal  
 Bill Payment  
 In-Store Purchase  
 Interac Flash® (Tap)  
 Interac® Online Payment  
 Online Bill Payment  
 Online Transfers  
 Telepay™ Transfer  
 Telepay™ Bill Payment

|                           | Your Savings                    | Youth Savings Under 25          | Tax-Free Savings (TFSA)         | High Interest Savings (HISA)    |
|---------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
| <i>Transactions</i>       |                                 |                                 |                                 |                                 |
| Standard Transactions     | 2 FREE<br>\$1.25 /Additional    | 10 FREE<br>\$1.25 /Additional   | 2 FREE<br>\$1.25 /Additional    | \$5.00<br>Per Transaction       |
| Online Me-to-Me Transfers | Unlimited                       | Unlimited                       | Unlimited                       | N/A                             |
| Deposit Anywhere™         | Unlimited                       | Unlimited                       | Unlimited                       | N/A                             |
| Interac e-Transfers®      | \$1.50                          | \$1.50                          | \$1.50                          | \$6.50                          |
| Interac® ATM              | \$1.50                          | \$1.50                          | \$1.50                          | \$6.50                          |
| International ATM*        | \$4.00                          | \$4.00                          | \$4.00                          | \$9.00                          |
| Cross Border Debit        | \$1.00                          | \$1.00                          | \$1.00                          | \$6.00                          |
| Overdraft                 | \$5.00                          | \$5.00                          | \$5.00                          | \$5.00                          |
| Money Orders              | \$6.00                          | \$6.00                          | \$6.00                          | \$11.00                         |
| Certified Cheque          | \$12.00                         | \$12.00                         | \$12.00                         | \$17.00                         |
| Draft                     | \$6.00                          | \$6.00                          | \$6.00                          | \$11.00                         |
| <i>Record-Keeping</i>     |                                 |                                 |                                 |                                 |
| Online Statement          | FREE                            | FREE                            | FREE                            | FREE                            |
| Paper Statement           | \$2.50                          | \$2.50                          | \$2.50                          | \$2.50                          |
| <i>Pricing</i>            |                                 |                                 |                                 |                                 |
| Monthly Fee               | No Monthly Fee<br>Pay as you go |

## Competitive rates

Your Saving Accounts features a competitive interest rate so your money can multiply, and you can reach your savings goals.

## Unlimited Me-to-Me online transfers with every Savings Account

Transfer funds to and from your savings accounts online as much as you like without using any of your included standard transactions. This is not included in the High Interest Savings Account (HISA).

## What is a TFSA?

TFSA's are registered savings accounts that allow you to earn investment income tax free inside the account. The savings can then be used for a variety of needs.

## Why a High Interest Savings Account (HISA)?

This account pays a high rate of interest, comparable to term investments. Interest is calculated on your daily closing balance, paid monthly.

