

OUR BUSINESS

We offer competitive banking services with local decision making. Our profits are your profits so we will always focus on what is best for you. No hidden fees, just honest, transparent banking. When you bank with Leading Edge, you are part of something bigger.

"LECU provides me convenient banking, easy to use online banking, very friendly service, and great rates on loans and mortgages."

~ Member survey response

OUR PEOPLE

Our knowledgeable and professional staff will always put your best interests first, which is why LECU has a 95% member satisfaction rating. Our staff also bring their love of service to their communities, volunteering over 1,500 hours each year.

"I feel a more personal connection to the staff at the credit union than I have in the past with banks. They take the time to get to know me better and help me look at what is best for me."

~ Member survey response

OUR COMMUNITY

We take pride in giving back to our communities by keeping all profits local. Since 2009, over \$644,000 has been rebated directly back to those who bank with us and each year we average over \$80,000 in community contributions and forfeited revenue. We provide banking that goes further, for you and your community.

"The participation and support [that LECU gives] to community groups is fantastic. I'm not sure where we would be without LECU in our community!"

~ Member survey response



**CREDIT
UNION**

LEADING EDGE

lecu.ca



LENDING & CREDIT PRODUCTS

- Mortgages & Home Equity Lines of Credit
- Personal, Business & Student Loans & Lines of Credit
- Vehicle & Recreational Loans
- Investment Loans
- Personal & Business Credit Cards
- Dealer Lending Financing
- Eco-Loans Lending Program

INVESTMENT PRODUCTS

- Fixed & Variable Registered Retirement Savings Plans (RRSP)
- Registered Education Savings Plans (RESP)
- Guaranteed Income Certificates (GIC)
- Registered Retirement Income Funds (RRIF)
- Tax Free Savings Accounts (TFSA)

BANKING

- Savings and Chequing Accounts
- Business Chequing Accounts
- High Interest Savings Account (HISA)
- US Chequing Accounts
- Community/Not-for-Profit Accounts

PROTECTION PRODUCTS

- Life Insurance
- Overdraft Protection
- No cost deposit insurance up to \$250,000 per account

ONLINE & MOBILE SERVICES

- Interac® Email Money Transfers
- Online & Mobile Banking
- TeleService®
- E-Statements
- Bill Payments
- Mobile Banking App
- Deposit Anywhere™
- Lock 'N Block™ Debit Card Protection
- Apple Pay available on credit cards

IN-BRANCH SERVICES

- Income Tax Preparation with Cash Back Service
- Wealth Management Services
- Safety Deposit Boxes
- Bill Payments
- Money Orders
- Foreign Exchange
- Financial Counselling

PROGRAMS

- Mortgage Referral Program
- School Savings Program
- Each One, Teach One Financial Literacy Program

For more information or to become a member, please visit our website or contact us at lecuinfo@lecu.ca