

YOUR US\$ CHEQUING

This account benefits members who:

- Travel frequently to the U.S. or deal regularly in U.S. currency. It reduces the expense of converting Canadian dollars into U.S. funds and back again and saves members money by allowing them to buy U.S. funds when rates are favourable rather than waiting for when they travel.

Key Features

- Non-interest-bearing account that holds funds in U.S. currency
- Transactions charged on per-item basis
- Convenient access to money by visiting credit union, TeleService (inquiry only), *MemberDirect* (view and print only)
- Electronic transactions not available with this account

WISE CHOICES WITH YOUR MONEY

Term Deposits

Our best rates with the security of guaranteed deposits. Also available, index-linked term deposits.

RRSP's

Full range of RRSP Investment options for your retirement. Variable rates and 1-5 year terms.

RRIF's

A retirement income fund with flexible payment options at premium interest rates.

RESP (Registered Educational Savings Plan)

Payroll Savings Bonds

Direct Deposit

Your pay-cheque directly deposited to your account.

Payroll Deduction

RRSP, savings and loan payments made directly from your pay-cheque. The painless way to make your savings and loan payments.

Automatic Payments

Savings and loan payments made automatically each month from your credit union account.

TeleService/Telpay

From any touch tone phone in North America, seven days a week, 24 hours per day.

LENDING SERVICES

- Personal Loans
- RRSP Loans
- Line of Credit
- New Car Loans
- Mortgage Loans
- Pension Buy-Back Loans

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

WWW.LECU.CA



LECU Debit Transaction: A transaction that includes interact debit card transactions, cash withdraws, bill payments, account transfers, and cheque transactions completed in-branch, online, via phone, or at a credit union ATM.

LECU Service Transaction: A transaction for a service related item such as a money order, certified cheque, bank draft, e-transfer, stop payment, cheque order, travelers cheques, and member inquiry.

Effective: June 2014

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YOUR MONEY

**YOUR
Chequing
and YOUR Savings**

wise choices
for your money everyday



YOUR SAVINGS

This account benefits members who:

- Want easy access to their account while earning interest
- Want help to save extra cash

Key Features

- Interest based on the following account balance tiers:
 - \$1- \$4,999
 - \$5,000- \$9,999
 - \$10,000- \$24,999
 - \$25,000- \$59,999
 - \$60,000- \$99,999
 - \$100,000+
- Interest calculated daily on closing balance, paid monthly
- 2 complimentary debit transactions per month including: In-branch; ICU; CU-affiliated ATMs (AccuLink and EXCHANGE); Interac Direct Payment (excluding Interac and PLUS ATM transactions)
- Transactions charged on a per-item basis
- Convenient 24-hour access to accounts by TeleService, *MemberDirect* and ATM
- No monthly fee means savings for members

YOUR CHEQUING

This account benefits members who:

- Make relatively few transactions
- Want an account to manage their day-to-day financial activities
- Need access through a wide range of options
- Want to be paid interest

Key Features

- Interest based on the following account balance tiers:
 - \$1- \$499
 - \$500- \$999
 - \$1,000- \$2,999
 - \$3,000- \$4,999
 - \$5,000+
- Interest calculated daily on closing balance, paid monthly
- Interest calculated on the entire balance at the rate of the highest tier attained
- Transactions charged on a per-item basis
- Optional overdraft protection available on approved credit
- Printed statements optional
- Convenient 24-hour access to accounts by TeleService, *MemberDirect* and ATM

YOUR CHEQUING 15

This account benefits members who:

- Make less than 15 transactions a month, enjoy simplified record keeping for a low-monthly fee.

Key Features

- Interest bearing (base product YOUR Chequing)
- 15 or less debit transactions a month including:
 - Interac Direct Payment
 - CU-affiliated ATM (AccuLink, EXCHANGE) transactions

- TeleService
- Pre-authorized Payments
- Bill payments
- Global Payment MasterCard purchases and cash advances
- Cheques
- In-Branch account transactions (e.g., withdrawals and transfers)
- ICU transactions
- *MemberDirect* online transactions
- Unlimited deposits
- Per-item fee for each transaction in excess of 15 debit transactions
- Optional overdraft protection available on approved credit
- **100% discount for members 59+**

YOUR CHEQUING 40

This account benefits members who:

- Make only a few transactions throughout the work week (average one per day) and slightly more on the weekends.

Key Features

- Interest bearing account (base product YOUR Chequing)
- 40 or less debit transactions a month including:
 - Interac Direct Payment
 - CU-affiliated ATM (AccuLink, EXCHANGE) transactions
 - TeleService
 - Pre-authorized Payments and Direct Deposits
 - Global Payment MasterCard purchases and cash advances
 - Cheques
 - In-Branch account transactions (e.g., withdrawals and transfers)
 - Bill payments
 - ICU transactions
 - *MemberDirect* online transactions
 - Unlimited deposits
- Monthly fee is waived with a minimum monthly balance of \$2,000
- Per-item fee for each transaction in excess of 40 debit transactions
- 2 free Interac ATM transactions a month
- Optional overdraft protection on approved credit
- **50% discount for members 59+**

YOUR CHEQUING PREMIUM

This account benefits members who:

- Use their account frequently
- Prefer a fixed monthly fee
- Want the convenience of unlimited debit transactions

Key Features

- Interest bearing account (base product YOUR Chequing)
- Unlimited debit transactions including:
 - Interac Direct Payment
 - CU-affiliated ATM (AccuLink and EXCHANGE) transactions
 - TeleService

- Pre-authorized Payments
- Global Payment MasterCard purchases and cash advances
- Cheques
- In-Branch transactions (e.g. withdrawals and deposits)
- Bill Payments
- *MemberDirect* online transactions
- Deposits
- ICU transactions
- Monthly fee is waived with a minimum monthly balance of \$3,000
- 2 free Interac ATM transactions (exclusive of ATM provider surcharge)
- Free personalized cheques (basic style), ordered once yearly
- 2 free email money transfers
- Optional overdraft protection on approved credit
- **50% discount for members 59+**

YOUR CHEQUING PREMIUM PLUS

This account benefits members who:

- Use their account frequently
- Prefer a fixed monthly fee
- Want the convenience of unlimited debit transactions
- PLUS want the extra benefits of service transactions

Key Features:

- Interest bearing account (base product YOUR Chequing)
- Unlimited debit transactions including
 - Interact Direct Payment
 - CU-affiliated ATM (AccuLink and Exchange) transactions
 - TeleService
 - Pre-authorized Payments
 - Global Payment MasterCard purchases and cash advances
 - Cheques
 - In-branch transactions
 - Bill payments
 - *MemberDirect* online transactions
 - Deposits
 - ICU transactions
- Monthly fee is waived with a minimum monthly balance of \$5,000
- 10 free Interac ATM transactions
- 5 free email money transfers
- 1 free cheque order a year
- No fee traveller's cheques
- Unlimited money orders, certified cheques, drafts
- **50% discount for members 59+**