

# 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.



Contact East Coast Credit Union today and see how being a member can get you a **FREE** start to your financial future!

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

1-866-230-7700



[facebook.com/EastCoastCU](https://facebook.com/EastCoastCU)



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

# Youth and Student Solutions

A FREE start to your financial future.



Opening a Youth account at East Coast Credit Union means that you're on your way to taking responsibility for your own money, learning about day-to-day banking and the benefits of saving. Your Youth account can help you build your money management skills as you start earning your own money.

## Package Plans

If you are age 24 or under, East Coast Credit Union has two money saving account packages for you, allowing you to save for your future.

### The YOUR Chequing 40 Package\*

An economical option for those that don't transact as frequently throughout the month. Make up to 40 transactions per month for FREE.

### Unlimited Basic Package\*

For only \$3.00 per month you can transact worry free without counting transactions. That could add up to saving hundreds of dollars a year in service charges.

These packages include the following transactions per month:

- 2 *Interac*® ATM transactions
- Unlimited FREE e-Transfers
- *Interac*® Direct Payment & *Interac* Flash®
- Access to a extensive network of ATMs across Canada accessible on THE EXCHANGE® and ACCULINK® networks;
- *MemberDirect*® online banking;
- *TeleService*® telephone banking;
- In-branch transactions;
- Cheques;
- Pre-authorized debits;
- Inter-Credit Union Service (ICU);
- Mobile App;
- Deposit Anywhere™;
- *Interac*® Online Payment;

\* These packages can be applied to two accounts under the same member number.

## Student Lines of Credit

Our student lines of credit are available to any full or part-time student attending a designated post-secondary institution in a degree, diploma or certificate program.

- Full-time students can borrow, on approved credit, up to \$75,000 for their education or up to \$150,000 for students enrolled in professional designations. Contact us for details.
- Pay interest-only on your loan while you're enrolled in your program.
- Competitive interest rates and flexible repayment schedules to meet your needs.
- Repayment of your loan begins 12 months after program completion.
- Take up to 15 years to repay your student loan (if over \$25,000).

## Student Mastercard®

Helping students build a stronger financial future. Whether you're looking to build credit or simply need a card for convenience and security, the Student Mastercard is the smart choice. There's no annual fee, and your purchases are protected with an extended warranty. Using, building and understanding credit couldn't be simpler.

## Credit Union Debit Card

Access your funds 24/7 with your credit union debit card. Enjoy convenient access to your account for making purchases and using ATMs.

Members have access to a extensive network of ATMs across Canada accessible on THE EXCHANGE® and ACCULINK® networks.

## Self Service 24-Hour Access Options

### *MemberDirect*® online banking

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 free. You can download it from the app store on your iPhone or Android™ device.

## 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

Receive email and/or text alerts of any changes to your account.

## *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.

## *Interac* e-Transfers®

Send money quickly and safely to anyone with an email address or mobile phone and an account at a Canadian credit union or bank.

## *Interac*® Online Payment

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

## 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.