



focused on me

WELCOME TO
A FOCUSED APPROACH TO BANKING



CREDIT
UNIONS





How Do **Credit Unions** Offer a Better Approach to Banking?

Our Focus is On You

At the credit union, our members are our top priority. When it comes to banking and managing your money, we are focused on you and your financial well-being. That means you can always expect sound advice from our financial experts, with no obligations and no strings.

Tailored Products & Services

We take the time to really understand your goals, dreams and priorities, and we work hard to tailor our products and services to meet your needs, rather than fitting you into a one-size-fits-all product.

Membership Makes You an Owner

Credit unions are not owned by outside shareholders, we're owned by our members. Everyone who banks with the credit union automatically becomes a member and thus an owner of their credit union.

Your Bottom Line is Our Bottom Line

Our focus is solely on your best interest, because your financial success equals our financial success. It's a focused approach based on your bottom line, not ours.







A Real Voice

All our members are invited to attend annual meetings and exercise their voice to help steer how decisions are made. You can elect our board of directors, voice your concerns, and vote on real issues that matter to you.

Strength in Numbers

We benefit from the support and expertise of the nation's largest network of financial institutions, with credit unions servicing over 5 million Canadians nationwide.

Security

Credit unions, like other financial institutions, are closely regulated meaning your deposits are secure. Credit unions partner with the Credit Union Deposit Insurance Corporation (CUDIC) and Credit Union Deposit Guarantee Corporation (CUDGC). Both CUDIC and CUDGC protect depositors by providing an effective and efficient system of deposit insurance and loss prevention through the regulatory powers in the Credit Union Act.

Focused On Community

Credit unions are firmly rooted in their communities. In fact, every credit union's board of directors consists of members from their community. That's why we understand what's important to our members and how we keep our decisions based on local realities. You see it in the products and services we develop and the way we give back to our communities. It's a human approach, and another reason how we're different.





a focused approach:
The Credit Union Advantage

- Credit unions are owned by their members not outside shareholders.
- Credit unions offer a different approach to banking. One that is focused on putting the member first.
- Credit unions believe in creating profits for their members and community, rather than profiting from them.
- Credit unions have the flexibility to meet the product and service needs of their members, rather than forcing standard national programs.
- Credit unions make policy decisions based on local community needs.



a focused approach for **Your Money**



Not sure which account is right for you? Wondering if your day-to-day finances are being managed with your best interests in mind?

Our knowledgeable staff will guide you through all your product options to ensure you find the best solution for you. We offer a full range of chequing and savings accounts, as well as innovative credit card options.

Convenience. Accessibility. Dependability. You can count on us, and our focused approach, to make your life a little less complicated.





a focused approach for **Your Financing**



Are you looking to make a large purchase and you're not sure which financing options will work for you?

At the credit union, we understand how making a big purchase will impact your finances. We take the time to learn about your financial goals so we can tailor a plan that will work for you today, through to the end of your term.

We offer a full range of options for personal loans, vehicle loans, lines of credit, overdraft protection, student lending, and home financing, including mortgages and home equity loans. All this and no surprises, that's just a better approach.





a focused approach for **Your Future**



Do you know what your financial future looks like? Do you know how much you need to save now to get there?

We're here to guide you to a worry free financial future, with a customized plan. No matter where you are on the road to retirement, our professional advice will get you on the right track, and keep you there. We have a full suite of investment products and services to keep you on track with your goals like RRSPs, RESPs, RRIFs, and term deposits offering you no risk investing, and tax-free savings accounts.

Is your situation a bit more complex? No problem! We have the expertise in trust and financial planning, investing and insurance, offered through our credit union-provided wealth management service*. Our focused approach means that we'll be there to ensure you get the best possible solution each step of the way.



*Available at participating credit unions.



a focused approach for **Your Business**



Looking to start a small-medium sized business, or to expand your current business?

At the credit union, we know your business needs are unique and ever-changing, and we work with you to make sure you know which products and services are best suited for your business at every stage of operation.

Our focused approach means we go beyond formulas and ratios to understand the human side of business. We're focused on your success, because your success equals our success. It's simply a better approach.



focused on convenience

Easy access, 24 hours a day:

- **Surcharge-free ATMs** - we have over 2,300 ATMs across Canada, accessible on THE EXCHANGE® network.
- **Online Banking** - check your account balances, review activity, pay bills, transfer funds and more, anytime, from anywhere.
- **Mobile Banking Services** - perform all the key functions of our online banking service using your mobile phone.
- **Telephone Banking** - call 1.800.963.4848 to check balances, pay bills, transfer funds, and make payments.
- **Interac® e-Transfers** - send e-transfers using online banking or mobile banking services.
- **Over-the-Counter Service** - credit unions have been ranked #1 in overall quality of customer service for several consecutive years. Stop by and find out why.



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