

# eServices!

Check out our electronic services options. Available to all members who bank online.



Your daily banking is important and so is your time. That's why we designed our account packages to make your banking easy.

### Every one of our accounts offer you these benefits:

- FRIENDLY service
- FREE deposits
- FREE InternetBANKING
- FREE view of imaged cheques
- FREE paperless all-in-one statements (including cheque images when applicable)
- 24/7/365 ACCESS to your day to day accounts
  - ▶ MobileBANKING
  - ▶ MobileWEB
  - ▶ goMOBILE apps for Android and iPhone
- 100% of your deposits are insured by the Credit Union Deposit Guarantee Corporation



### We value your membership!

We can provide value to your family and friends. Tell them about our Online Account Opening.

**Go to: [encompasscu.ca](http://encompasscu.ca)**

 internetBANKING

24/7/365

# We're easy to reach

Email us at [askus@encompasscu.ca](mailto:askus@encompasscu.ca) or contact your local branch:

<b>Wainwright</b>	780.842.3391
<b>Chauvin</b>	780.858.3751
<b>Consort</b>	403.577.3949
<b>Edgerton</b>	780.755.4064
<b>Hardisty</b>	780.888.2883
<b>Hughenden</b>	780.856.6070
<b>Irma</b>	780.754.4001

### Administration Office

502 10 Street  
Wainwright, AB  
T9W 1P4  
Tel 780.842.3391  
Fax 780.842.2855  
Toll Free 877.842.1774

Member Card Specific  
Toll-Free number.  
1-888-388-9688



The  
**CREDIT UNION**  
**DIFFERENCE**



# Credit Unions put people before profits

## Helping you thrive financially

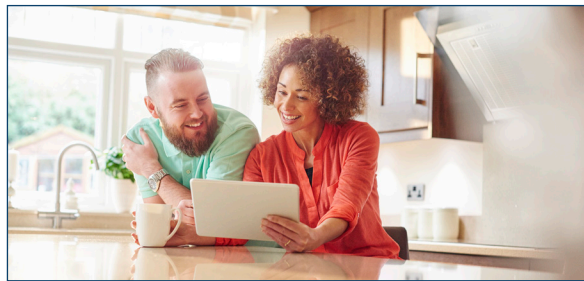
Credit unions are here to help you hold on to more of your money. Your financial well-being is our top priority. We keep your money safe and we want to help you prosper.

### Our members are our owners. 100%

When you open an account with us, you become a member and an owner, not just an account holder. Each member-owner has an equal say in how their credit union operates. The Board of Directors is composed of **people from the community, democratically elected** by the members. It's one way credit unions ensure that **members come first** and important decisions are in their best interest.

### 2.5 million FREE chequing accounts

Almost half of all credit union members, including 1.3 million seniors, have access to free chequing accounts.



CREDIT UNION  
**DEPOSIT GUARANTEE**  
CORPORATION



Find out more at <http://www.cudgc.ab.ca/>

## Giving you the best service

### Canadians rank credit unions #1

For 13 consecutive years, Canadians have ranked credit unions first in overall **Customer Service Excellence** and **Branch Service Excellence** among all financial institutions in the annual Ipsos® Best Banking Awards survey. Credit unions have also received sole honours in the **Values My Business** category for eight consecutive years.

Our members' appreciation is our most prized achievement.

### Business owners agree...

When it comes to serving the needs of Canada's small- and medium-sized businesses, **credit unions consistently outperform all banks**, ranking #1 in four of the last five Canadian Federation of Independent Business (CFIB) surveys.

## Supporting your community

Credit unions give back in a big way. And we always have. It's simply how we do business: **money left over at the end of the year goes back into the community.**

Our employees also take the co-operative principles to heart, with almost **80% volunteering during their personal time** and 70% taking part in community activities as part of their paid work.

Community  
...Just like **MINDED**  
you

## Innovating for you

### A proud history of Canadian firsts

**First** financial institutions to lend to women in their own names  
**First** full-service ATMs  
**First** fully functional online banking  
**First** debit card service  
**First** branchless bank  
**First** mobile cheque imaging service  
**First** home equity lines of credit  
**First** social impact bond publicly launched in Canada  
**First** viable alternative to payday lending products

### National network of surcharge-free ATMs

As a credit union member, you can **withdraw cash completely surcharge-free** at over 4,1000 partner ATMs nationwide - **a network larger than that of most banks.**



 **ENCOMPASS**  
CREDIT UNION

**\$201,500.00**  
in community support  
as of June 2019

## Community Social Responsibility Investment Program

Each year, at Encompass Credit Union, we provide community investment grants of up to \$10,000!

Visit [encompasscu.ca](http://encompasscu.ca) and click on 'Our Community' to see how to apply!