

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 offers you these benefits:

- ☑ **Friendly** service
- ☑ **Free** deposits
- ☑ **Free** Internet Banking
- ☑ **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
 - ▶ Mobile Banking
 - ▶ Mobile Web
 - ▶ Go Mobile apps for Android and iPhone
- ☑ **100%** of your deposits are insured by the Credit Union Deposit Guarantee Corporation

* Interac e-Transfers® are \$1.50/e-Transfer unless they are included in your account package.

* ATM transactions at another Financial Institution are \$1.50/transaction. Remember, the ATM provider may also charge you, but they always have to ask and you can cancel the transaction.

* ATM withdrawals at ATMs outside of Canada are \$3.00/withdrawal plus the exchange on your withdrawal.

CREDIT UNION
DEPOSIT GUARANTEE
CORPORATION
Alberta

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

Most of our accounts come with a specific number of FREE debits. The cost over the limit is \$1.00/specified debit transaction.

What is a specified debit transaction?

These transactions happen whenever money leaves your account.

This includes:

- ▶ Purchases using your Member Card
- ▶ ATM withdrawals
- ▶ ATM transfers
- ▶ Over the counter bill payments
- ▶ Internet Banking bill payments
- ▶ Internet Banking transfers
- ▶ Automatic payments from your account
- ▶ Over the counter withdrawals
- ▶ Overdraft transfers

Did you know...

- ▶ With mobile banking you can text BAL to find out what the balance of your account is while standing in line @ the grocery store!
- ▶ You can do your banking while waiting for the dentist... just use Go Mobile

 internetBANKING

24/7/365

We're easy to reach

Email us at askus@encompasscu.ca or contact your local branch:

Wainwright	780.842.3391
Chauvin	780.858.3751
Consort	403.577.3949
Edgerton	780.755.4064
Hardisty	780.888.2883
Hughenden	780.856.6070
Irma	780.754.4001

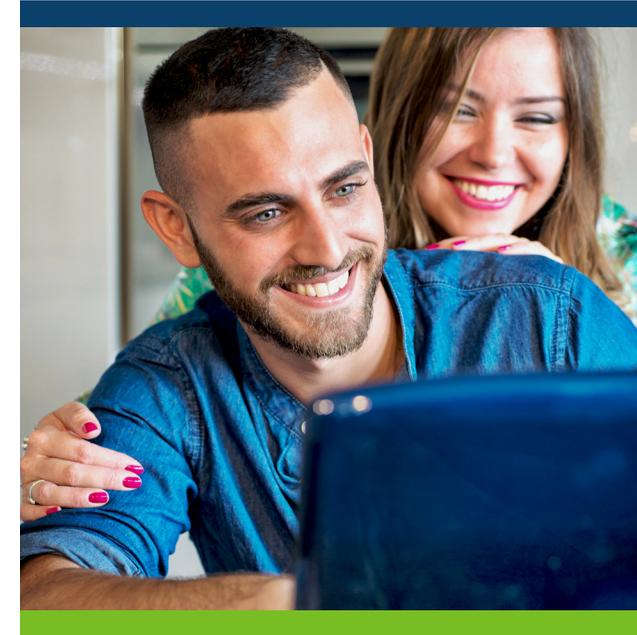
Administration Office

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



EVERYDAY
PERSONAL
Accounts



at
ENCOMPASS
CREDIT UNION

We believe everyday
banking should be

EASY

Credit Unions put people before profits

Essential

This account lets you manage your finances with a pay-as-you-go approach that means you only pay for what you use! For just \$5 a month this account includes 10 **free** debits* per month and any extra debits are just \$1.00 each.

You can access your accounts online anytime and pay bills right from your office or home at no extra charge or, if you prefer, you can come in and pay your bills over the counter for just \$1.50/bill.

Extra

If you have a little extra volume each month, then this account was made with you in mind! For just \$10 a month it includes 50 **free** debits per month and any extra debits are just \$1.00 each. We know that it's always nice to have a few extra dollars at the end of the month, so if you keep a \$3000 minimum balance in your account, we'll waive the monthly fee!

lite

The perks and benefits of this exceptional account will have you walking on air! If you have a high number of transactions every month, then you'll love that for just \$18 a month you will get **unlimited** specified debits. To sweeten the deal, we'll waive that monthly fee if you keep a minimum balance of \$5000 in your account! And, to place the proverbial cherry on top, even though this isn't a savings account, we'll pay you interest on every dollar over \$5000. Includes two FREE *Interac* e-Transfers.

choice

If you prefer the convenience of the many electronic options for banking and rarely come in branch to do your transactions, then this account is for you! No monthly fee and this includes **unlimited** self-serve and online transactions and any in branch transactions and personal cheques will cost only \$2.50 ea.

Student Advantage

We know that when you're a student, finances can be tight. That's why we created a student account designed to give you an advantage! This account has **no monthly fee** and **unlimited** transactions including FREE *Interac* e-Transfers.

Diamond Members

Just like an exquisite diamond, our seniors are extremely valuable. To show our appreciation, beginning in the month of your 60th birthday, we'll cover your monthly account fees on your Canadian dollar account packages.

Explore U\$

If you're a snowbird who spends a lot of time in the US or if you just find yourself needing to write the occasional U.S. cheque, this account is for you! For only \$5 US a month and \$1.00 US/chq, this account will make operating in US funds just a little bit easier. You will be able to deal in US currency without having to worry about the current exchange rate.

Open An Account Online

You can even open an account online! Fast, Simple, Secure at: encompasscu.ca

If you would still like to receive your paper statement for a \$2.00 monthly fee, simply ask one of our Encompass Credit Union staff!



Any credit union ATM is YOUR credit union ATM! Just look for this symbol. Download the Dingfree app!

PlanWright
FINANCIAL
for your peace of mind

It's always a good time to meet with a Financial Planner! Whether you are an individual or a business owner, our financial experts are here to help you.

- ▶ Financial Planning
- ▶ Retirement Planning
- ▶ Estate Planning
- ▶ Investments
- ▶ Insurance

Call 780-842-1370 to book an appointment.

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

All personal accounts are paperless to reduce impact on the environment.

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

providing
VALUE

our
members

& communities