

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



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

**Open An
Account
Online**

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

 **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

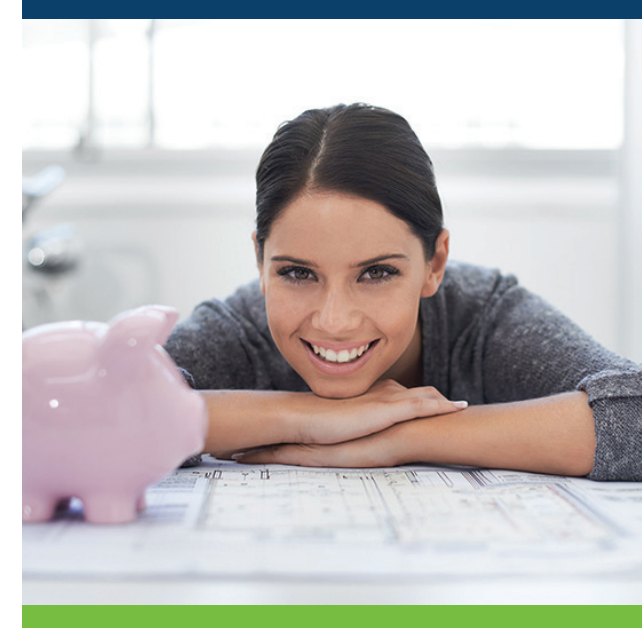
502 10 Street
Wainwright, AB
T9W 1P4
Tel 780.842.3391
Fax 780.842.2855
Toll Free 877.842.1774

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



PERSONAL SAVINGS

Accounts



at
ENCOMPASS
CREDIT UNION

We believe everyday
banking should be

EASY

Credit Unions put people before profits

Everyday

If you are looking for an account that will let you put money away for a rainy day but will also give you the flexibility to take it out when you need it, then look no further! This account has **no monthly fee** and includes 5 **free** debits* per month and any extra debits are just \$2.50 each. And the best part is that you earn interest on what's in your account every day rather than on the lowest monthly balance.

Edge

Whatever you're saving for, give your savings a boost with this fantastic account. With **no monthly fee**, it includes 5 **free** debits per month and any extra debits are just \$2.50 each. This monthly interest account lets you earn interest based on your lowest monthly balance so the more you have in your account, the more you earn!

Enrich High-Interest

Sometimes it's a struggle to decide between wanting access to your savings if you need them, and wanting to get a good interest rate so you can see your savings grow. This quarterly interest savings account is the perfect solution! With **no monthly fee**, it includes 2 **free** debits per month and any extra debits are just \$2.50 each. Now you can sit back and watch your money grow!

Explore US\$

Planning your next vacation? Why not make a US savings account part of that plan? With **no monthly fee** and 2 **free** debits* per month, it's a great way to save US dollars so you aren't at the mercy of current exchange rates when you need the money. Any extra debits will cost just \$2.50 US and we'll even pay interest on any balance over \$5000 US!

All personal accounts are paperless to reduce impact on the environment. If you would still like to receive your paper statement for a \$2.00 monthly fee simply ask one of our exceptional staff!

If you are age 70 or older we are pleased to continue to provide you with a paper statement at no cost.



Fat Cat/Student Advantage

Any one of our Encompass Savings accounts can be opened for children of any age, together with a parent. Choose the one* that works best for your child, and it will be their very own Fat Cat or Student Advantage Savings Account. A great way to learn about saving and spending wisely!

Our young members 18 and under will not be charged transaction fees on their savings accounts.

*Canadian Currency Only



Any credit union ATM is YOUR credit union ATM! Just look for this symbol.

[Download the Dingfree app!](#)

Looking for an investment?

We offer a great selection of Term Deposit Investment options in addition to savings accounts.

You can choose redeemable or non-redeemable 1-5 year Term Deposits, always at competitive interest rates.

Encompass CU is pleased to offer a selection of Registered Investment options including:

- ▶ RSP
- ▶ RIF
- ▶ TFSA
- ▶ RESP



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.

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