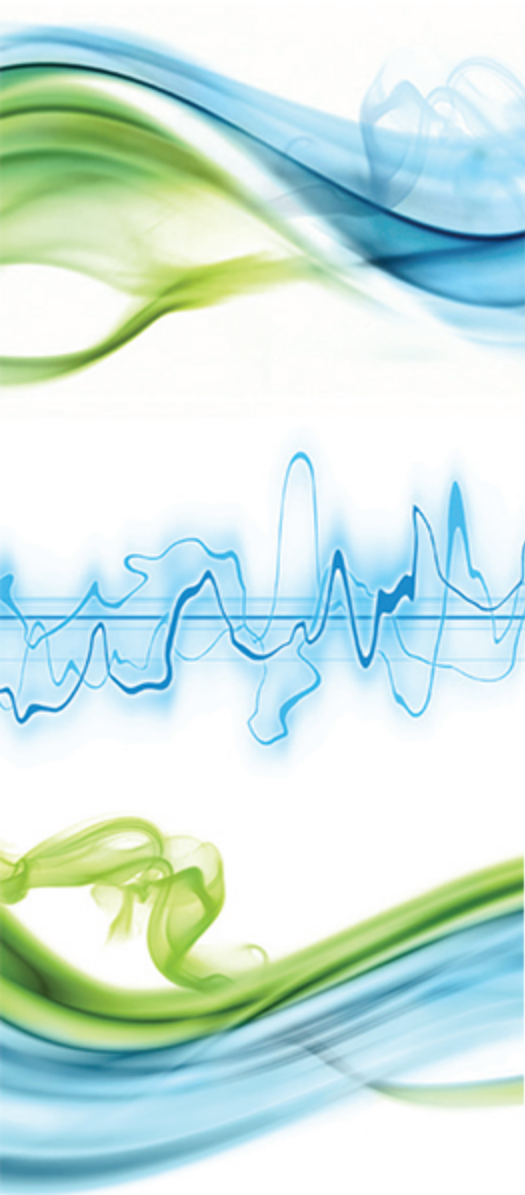


energize your
everyday banking



the energy
credit union

There is nothing worse than being charged to access your own money.

That's why at **the energy credit union** our members don't pay monthly fees for their chequing accounts and are not required to maintain a minimum balance to enjoy free services like at most other financial institutions.

We offer our members three great ways to enjoy their everyday banking. That's three great ways to save money on the services you use. The only difference is, the more you use, the more you save. Members are rewarded for banking with us. Now what could be better?

Simply choose your package based on your participation level with our Credit Union. As your membership with us grows and you're ready to move to the next level, just let us know and we'll upgrade your package.

essential chequing

For everything you need.

The perfect chequing account to get you started. Once you become a member, we'll set you up with:

- FREE chequing – NO minimum monthly balance to maintain and no monthly account fees
- FREE withdrawals/deposits at TECU ATMs
- Surcharge FREE withdrawals/deposits at THE EXCHANGE® Network of ATMs
- FREE transactions on savings and chequing accounts
- FREE automatic and electronic funds transfers
- FREE online banking including increased authentication
- FREE Telephone Teller
- FREE mobile banking**
- NO commission on travellers cheques (US, Canadian, Pound Sterling, Euro)
- Eligibility for The Personal Home And Auto Group Insurance

**Surcharges at source are not included in packages.*

***Carrier charges may apply.*

For your peace of mind. We offer Overdraft Protection so you never run a little short on funds and will save you those unwar

preferred chequing

For everything you want.

Members who hold a total dollar participation value of at least \$10,000 (loan and/or deposit) are entitled to:

- FREE chequing with no monthly account fees
- FREE withdrawals/deposits at TECU ATMs
- 5 FREE ATM* withdrawals and 5 FREE deposits monthly through THE EXCHANGE® or Interac®
- Surcharge FREE withdrawals/deposits at THE EXCHANGE® Network of ATMs
- 20 FREE POS/Debit card transactions per month
- FREE unlimited bill payments
- FREE transactions on savings and chequing accounts
- FREE automatic and electronic funds transfers
- FREE stop payments (maximum 5 per year; does not include US\$ cheques)
- FREE certified cheques/bank drafts (CDN\$ only)
- FREE letters of interest/immigration
- FREE online banking including increased authentication
- FREE Telephone Teller
- FREE mobile banking**
- FREE post-dated cheques left on deposit
- NO commission on travellers cheques (US, Canadian, Pound Sterling, Euro)
- DISCOUNTED loan rates (excluding loan specials)
- Eligibility for The Personal Home And Auto Group Insurance

on on all of our chequing accounts from as little as \$500 to a maximum
nted charges for missed payments, insufficient funds and bounced che

infinite chequing

For everything possible.

Members who hold a total dollar participation value of at least \$25,000 (loan and/or deposit) are entitled to:

- FREE chequing with no monthly account fees
- FREE withdrawals/deposits at TECU ATMs
- FREE ATM* withdrawals/deposits through THE EXCHANGE® or Interac®
- Surcharge FREE withdrawals/deposits at THE EXCHANGE® Network of ATMs
- FREE POS/Debit card transactions
- FREE unlimited bill payments
- FREE transactions on savings and chequing accounts
- FREE automatic and electronic funds transfers
- FREE stop payments (maximum 5 per year; does not include US\$ cheques)
- FREE certified cheques/bank drafts (CDN\$ only)
- FREE letters of interest/immigration
- FREE online banking including increased authentication
- FREE Telephone Teller
- FREE mobile banking**
- FREE post-dated cheques left on deposit
- NO commission on travellers cheques (US, Canadian, Pound Sterling and Euro)
- DISCOUNTED loan rates (excluding loan specials)
- Eligibility for The Personal Home And Auto Group Insurance

of \$5,000. It's a great way to ensure you're covered if you
ques. We'll help you figure out the amount that's right for you.

connect with us

Telephone Teller

416.465.8251

toll-free 1.866.222.0630

Head Office

14 Carlton Street

Toronto, Ontario

M5B 1K5

T 416.542.2522

toll-free 1.888.942.2522

F 416.542.2735

Service Centre

500 Commissioners Street

Toronto, Ontario

M4M 3N7

T 416.542.2522

toll-free 1.888.942.2522

F 416.542.2631

email mail@theenergycu.com

www.theenergycu.com



**the energy
credit union**

trust • loyalty • compassion