

Who are we?

The Education Credit Union (ECU) has been providing members with a comprehensive range of financial services since 1972.

You Have a Voice

ECU members are not simply customers—they are shareholders. The fundamental operating principle of credit unions is democratic ownership... one member, one vote, regardless of the amount of share holdings or deposits.

Personal Solutions

Differences are evident between ECU and other financial institutions the moment you visit one of our branches or speak to a representative. We believe that personal, individual service is the cornerstone of our business. Members can enjoy the convenience of electronic services and also maintain a personal relationship with our representatives for specialty services such as investment consultation, lending services and financial planning.

The Credit Union System

Although ECU is an independent locally-based financial institution, we are part of a strong national financial system.

On a provincial level, ECU is a member of Central 1 which provides corporate financial services and development support. They are also a link to government and national co-operatives.

The national tier consists of a number of financial co-operatives and Credit Union Central of Canada, the national trade association for credit unions in Canada.

Get to know us and discover the credit union difference for yourself! Personal, friendly, professional service with financial products designed for you.



EDUCATION CREDIT UNION

www.ecusolutions.com

www.ontariocreditunions.com
www.cucentral.ca

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COMPARE & SAVE



BY SWITCHING TO EDUCATION CREDIT UNION



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Education Credit Union members have saved up to \$50 EACH MONTH by switching to an ECU Package Account! It's easy and convenient. Take a few minutes to talk to us and we'll help.

Visit <http://www.the-exchange.ca/> for a list of surcharge free ATMS in your area.

Our package accounts offer unlimited transactions for the services listed below. Take your bank statement and compare:

Comparison

Monthly service charge	\$ _____
ATM charges (other institutions)	\$ _____
ATM surcharges	\$ _____
Immediate charges (not included in package)	\$ _____
Any other charges	\$ _____
Total charges:	\$ _____
ECU Package Account	\$ _____
Savings	\$ _____

FEATURES	Personal 1	Xtreme \$ense Age 25 & Under	e-link	MasterPlan	Golden Age 59 & Over
FEE	No charge if \$1000/mth maintained	\$2.50/mth	\$3.95/mth	\$7.75/mth	No Charge
Member Card Debit Card	✓	✓	✓	✓	✓
INTERAC Direct Payment transactions (POS)	✓	✓	✓	✓	✓
Internet/Telephone Banking (Including Bill Payments)	✓	✓	✓	✓	✓
ATM Withdrawal (Canada — The Exchange, Acculink)	✓	✓	✓	✓	✓
ATM Deposit (Canada — The Exchange, Acculink)	✓	✓	✓	✓	✓
Electronic Payments	✓	✓	✓	✓	✓
Direct Deposit	✓	✓	✓	✓	✓
Chequing	✓	✓	2 free	✓	✓
Certified Cheques		✓		✓	✓
Money Orders				✓	✓
Travellers Cheques	✓			✓	✓