

**Marytown Branch**

150-156 McGettigan Blvd.
 Marystown, NL A0E 2M0
 Tel: (709) 279-3510
 Fax: (709) 279-3721
 Email: admin@ccunl.ca

Hermitage Branch

PO Box 29
 Hermitage, NL A0H 1S0
 Tel: (709) 883-2135
 Fax: (709) 883-2136

Witless Bay Branch

PO Box 100
 2 Deans Road
 Witless Bay, NL A0A 4K0
 Tel: (709) 334-2170
 Fax: (709) 334-2459

ccunl.ca

Brochure date: September 2018

* Minimum age required, otherwise may be available with parental consent.
 ** Must be 18 years or older

- † Does not include surcharges from other institutions.
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Your Youth Account



You're in control with **YOUR Youth Account.**

Products and Services

You are always on the go and want reliable products and services that are easily accessible. Community Credit Union has a full range of financial products and services to meet your needs including:

- Chequing and savings accounts
- Loans and lines of credit
- Debit and credit cards*
- Online, mobile and telephone banking
- In-branch service
- Direct deposits
- Pre-authorized payments
- Access to credit union network ATMs surcharge free (EXCHANGE® and AccuLink®)
- Access to *Interac*®, *Cirrus*® and *PLUS*® networks
- Credit union advisors to provide you wise financial guidance

Did you know...

In addition to credit union ATMs you can use your credit union debit card ding free at HSBC and National Bank ATMs. If you can't find a ding free ATM you can often ask for cash back when paying for a purchase through direct debit. This allows you to avoid extra service charges from other financial institutions' ATMs.

Savings

There are goals you want to reach and achieving many of them require saving money. We have a variety of options to help you save including:

- Flexible savings accounts with no minimum deposit
- High Interest Savings Accounts (HISAs)
- Tax Free Savings Accounts (TFSA)**
- Retirement Savings Plans (RRSPs)
- Pre-authorized deposits

Did you know...

By starting to save earlier you can actually contribute less money over a shorter period of time and end up with more savings than if you wait until you are older. We can explain how – it's called compounding interest.

Loans

Life can be expensive and sometimes you need access to additional funds for things such as tuition fees and car loans. Smart borrowing makes sense and we have the products to help. Our borrowing options include:

- Personal loans
- Student loans
- Lines of credit
- Scholarships and bursaries
- Mastercard® credit cards

Did you know...

Building good credit is easy to do - pay attention to your expenses and pay all your bills on time. You don't need to pay the entire balance each month, but make at least the minimum payment promptly. You will appreciate having a good credit rating down the road. It is always good practice to pay more than the monthly minimum in order to reduce interest charges.

Youth Accounts

	YOUR Everything Account	YOUR Everything Account
	18 years & under	19 – 24 years
Monthly fees	No fee	\$2.00 per month
Account features		
Deposits	Unlimited	Unlimited
Withdrawals	Unlimited	Unlimited
Credit union network ATMs	Unlimited	Unlimited
Pre-authorized debits	Unlimited	Unlimited
Direct deposits	Unlimited	Unlimited
Direct payment purchases	Unlimited	Unlimited
Online bill payment	Unlimited	Unlimited
Online banking	Unlimited	Unlimited
<i>Interac</i> e-Transfers®	6 Free	6 Free
Telephone banking	Unlimited	Unlimited
Mobile banking	Unlimited	Unlimited
Account statements	Free e-statements	Free e-statements