

Committed to our communities

Together we make a difference

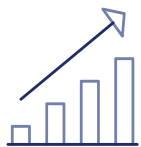
You help us make a positive impact on your community. By banking with us, you allow us to support our communities through sponsorships and donations to local organizations.

Supporting our local communities

Giving back is deeply rooted in who we are. We take pride in helping our communities through partnerships, volunteer activities, and events across Nova Scotia.

A little funding can go a long way

Building a strong future for our communities starts with supporting access to education. We are proud to support our future community leaders through bursary programs and scholarships.



Growing our communities



Bringing people together



Supporting future leaders



Making a real difference



eastcoastcu.ca

Toll Free: 1-866-230-7700

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@EastCoastCU



Youth & Student Solutions

A FREE start to your financial future



Brochure Date: May 2023

Your financial journey starts here - with benefits

Great money management begins with the first dollar, and we're here to help you succeed. With free or discounted services, the latest technology, access whenever you need it, and support for post-secondary, East Coast Credit Union covers you every step of the way.

Whether it's your first bank account or you're ready for the next step, like a credit card or student financing, you'll get day-to-day banking at your fingertips and expert advice when you need it.

- FREE or discounted account packages
- FREE savings account
- FREE and instant *Interac* e-Transfers®
- Cash back and other credit cards

Package Plans¹

Significant savings are offered to members aged 24 and under on the following accounts.

Preferred Plan

Includes everything you need for day-to-day banking for FREE, such as:

- Unlimited free daily banking transactions
- Debit Mastercard®
- Unlimited free and instant *Interac* e-Transfers®
- 24/7 access via mobile app, and online and telephone banking
- 4 free *Interac*® ATM transactions

If you need more coverage, take advantage of the Premium Plan at a 50% discount.

¹The Preferred and Premium Plans offer the ability to link a second account. Contact us or visit a branch for more details.

²Access your funds 24/7 with your credit union Debit Mastercard®. Enjoy convenient access to your account and use your Debit Mastercard® anywhere *Interac*® and Mastercard® are accepted to shop online, in person or at an ATM.

Members also have access to an extensive network of ATMs across Canada accessible on THE EXCHANGE® and ACCULINK® networks.

Student Savings Account

You're never too young to start saving. Watch your savings grow with this FREE account for youth 24 and under.

- No monthly fee
- Earn higher interest
- 40 free transactions/month*
- In-person banking
- Credit cards

*Subject to fees when 40 transactions/month is exceeded

Financial Support for Students

We are here to help you reach your financial goals, while you work towards your academic ones. Manage your money and access it wherever your studies take you with digital, mobile, and in person options.

Loans and Line of Credit*

Grades are up to you (study hard!), but with advice on how to manage your money and financing to help make it happen, you'll have one less thing to stress about as you start your journey.

Key benefits and options:

- Available for full and part-time post secondary students attending university, community college, or technical school
- Competitive interest rates and flexible repayment schedules
- Interest-only payments while attending your program
- Borrow up to \$75,000, or up to \$150,000 for professional designations
- Take up to 15 years to repay
- Loan repayment begins 12-months after program completion
- Apply online

Student loans and lines of credit are both great options when it comes to covering your finances, but which is best for you? If you're on the fence, get in touch with one of our advisors who will help you find your best fit.

*Co-signer normally required.

Credit Cards

Looking for premium rewards? Low rates? No annual fee? Cash back? Choose the credit card that best matches your budget and spending needs.

Bursaries

Our bursary program is for students going in to their first year of post-secondary education. It is awarded based on community and school involvement, rather than grades.

International Student Mortgages

International students can find home sweet home here in Nova Scotia while completing their studies with an International Student Mortgage. This allows parents to purchase a home for their child while they attend school without being residents themselves.

Contact us or visit our website to learn more about any of these or our other programs and services.

Additional Account Services and Features

Deposit Anywhere™

Deposit cheques using the mobile app.

ClickSWITCH™

Switch your automatic payments and direct deposits from another account quickly and easily.

Lock'N'Block™

Instantly lock and unlock all or specific transaction types on your debit card. A convenient way to protect your card when lost or stolen.

Alerts

Activate alerts from a list of options to receive relevant email and/or text notifications.

Debit Mastercard®

The card allows you shop online and in-store, and internationally anywhere Mastercard® is accepted. Learn more about the features and benefits of our Debit Mastercard®.



® EXCHANGE is a registered trademark owned by FICANEX® and is used under license. ® AccuLink is a registered trademark owned by Canadian Credit Union Association and is used under license. ® TeleService, and MemberDirect are registered trademarks owned by Canadian Credit Union Association and are used under license. ® Interac is a registered trademark owned by Interac Inc. and is used under license. ® Mastercard is a registered trademark owned by Mastercard International Inc. and is used under license. ® HANDS & GLOBE Design is a registered certification mark owned by the World Council of Credit Unions, used under license.

™ LOCK'N'BLOCK is a trademark of Everlink Payment Services Inc.