

# Wainwright Credit Union Savings Accounts

Our savings accounts will keep your money secure and help you accumulate it. Even when rates are low, your deposits earn interest, and you can withdraw funds whenever you like.

You can access your savings accounts in person, or with your Member Card or Global Payment Card. You can use telephone and Internet banking. You can transfer funds from one account to another. You can set up automated electronic payments (AFT/EFTs). However, we do not recommend that you use your savings account if you make frequent withdrawals in any of these ways. That would defeat their purpose. Instead, why not open a chequing account and minimize your service charges?

You will receive a quarterly statement of the activity in your savings accounts, including any service charges. If you also have a chequing account (with a monthly statement), your savings account activity will be reported on that statement as well.

Wainwright Credit Union has a long history of sharing profits with our members. One way we do this is by paying bonus interest on the interest you receive from your savings account. Please check out our website [www.wainwright-cu.com](http://www.wainwright-cu.com). Under "About Us", click "Profit Share" for information on our latest payout.

	Blue Chip	Plan 24	Premium
Deposits	no charge	no charge	no charge
Interest calculated	monthly at month end on the lowest monthly balance	daily on the lowest daily balance	quarterly at t quarter end on the lowest quarterly balance
Interest paid	month end	month end	annually, on October 31
Free debit items per month	5	5	2
Per item debit fee	\$1.50	\$1.50	\$1.50
ATM withdrawals, any Canadian credit union	\$1.50 per item if over 5 free debits	\$1.50 per item if over 5 free debits	\$1.50 per item if over 2 free debits
ATM withdrawals, other financial institutions	\$1.50 (plus \$1.50 per item if over 5 free debits)	\$1.50 (plus \$1.50 per item if over 5 free debits)	\$1.50 (plus \$1.50 per item if over 2 free debits)
ATM withdrawals, international	\$3.00 (plus \$1.50 per item if over 5 free debits)	\$3.00 (plus \$1.50 per item if over 5 free debits)	\$3.00 (plus \$1.50 per item if over 2 free debits)
Telephone or Internet banking inquiries	free, unlimited	free, unlimited	free, unlimited
Telephone or Internet bill payments & transfers	\$1.50 per item if over 5 free debits	\$1.50 per item if over 5 free debits	\$1.50 per item if over 2 free debits
Direct Payment/Point of sale purchases	\$1.50 per item if over 5 free debits	\$1.50 per item if over 5 free debits	\$1.50 per item if over 2 free debits
Internal Account Transfers	\$1.50 per item if over 5 free debits	\$1.50 per item if over 5 free debits	\$1.50 per item if over 2 free debits

## 100% Guaranteed

Your deposits are 100% guaranteed by the Credit Union Deposit Guarantee Corporation. This means both the money you put in and the interest earned is safe and secure - up to any dollar amount! The Government of Alberta ensures that the Credit Union Deposit Guarantee Corporation's obligations to depositors will be carried out.

For more information on this deposit guarantee, call toll free 1-800-661-0351.

photo by Wendy Irwin

CREDIT UNION  
**DEPOSIT GUARANTEE**  
 CORPORATION  
 Alberta

# Which account is right for you?

# Wainwright Credit Union

# Savings Accounts

## Blue Chip Savings Account

This straightforward savings account encourages you to save by paying interest based on your minimum monthly balance. Interest is automatically paid into your account at the end of every month.

## Plan 24 Savings Account

Here's a savings account that works for you 24 hours a day! It's ideal for members who make frequent deposits, with interest calculated at the end of every day, seven days a week. Interest is automatically paid to your account at the end of every month.

## Premium Savings Account

Premium Savings is the best place for your money for long-term savings, but with immediate access if you need it. Interest is calculated quarterly on the lowest quarterly balance, and automatically paid to your account annually, on October 31.



*photo by: Susan Korth*

Wainwright Branch  
780-842-3391

Chauvin Branch  
780-858-3751

Edgerton Branch  
780-755-4064

Hardisty Branch  
780-888-2883

Hughenden Branch  
780-856-6070

Irma Branch  
780-754-4001

Consort Agency  
403-577-3949

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[www.wainwright-cu.com](http://www.wainwright-cu.com)

Go to:  
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Link to:  
Savings  
Accounts

*photo by:*  
*Brianne Bergerud*

**effective:**  
**November 1, 2010**

