

# Chequing Account

# Savings Account

# Student Programs

With your Student Advantage chequing account, you can “take care of business” quickly, easily, accurately and do it all with no monthly fees.

Monthly fee	<b>NONE</b>
Cheque/automatic fund transfer	Unlimited, FREE transactions
In-branch withdrawal or transfer	
In-branch and ATM bill payment	
Telephone banking bill payment	
Telephone banking transfer	
internetBANKING bill payment	
internetBANKING transfer	
Purchase using Member Card	
Purchase using Global Payment MasterCard	
ATM transactions at Wainwright Credit Union	
ATM transactions at Canadian credit unions	\$1.50
ATM transactions at other Canadian financial institutions	
ATM transactions, international	\$3.00
Paper or e-statement with cheque images	free*
Non-routine transactions	per fee schedule

To keep track of how you use your account, it's wise to carry a transaction register. It's a little booklet into which you can quickly write deposits, purchases with your Member Card, cheques, etc. You'll always know exactly how much money you have.

If you have any service charges, they are withdrawn from your account automatically, some on the transaction date, others on the 15th of the month.

## Your Statement

**Option 1:** You'll receive a paper statement once a month, unless you choose to opt out of paper. Every transaction, from the 16th of one month to the 15th of the next is noted. Service charges are also noted on the statement. If you have a savings account or loan, those details will also be included.

**Option 2:** Say “no” to paper, and receive an e-statement (accessible throughout internetBANKING). It looks just the same as the paper version.

As soon as you view it, compare the it with your own records. If you don't understand something on your statement, contact your branch immediately. Our staff will be happy to help.

You can keep track between statements by using the “account activity” feature of online banking.

Having a savings account helps you accumulate money. We pay interest on the money you keep in that account. The more money you leave in it, the more interest you get.

	Blue Chip	Plan 24	Premium
Interest calculated	monthly at month end on the lowest monthly balance	daily on the lowest daily balance	quarterly at quarter end on the lowest quarterly balance
Interest paid	month end	month end	annually on Oct. 31
ATM withdrawal, any Canadian CU	\$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, any other ATM or cash machine	\$1.50, plus \$1.00 per item if over 5 free debits	\$1.50, plus \$1.00 per item if over 5 free debits	\$1.50, plus \$1.00 per item if over 2 free debits
Telephone or Internet banking bill payments and transfers out	\$1.50 per item if over 5 fee debits	\$1.50 per item if over 5 free debits	\$1.50 per item if over 2 free debits

Members aged 13-18 do not pay the above service charges.

## Savings Account Benefits

You can access your savings account in all the same ways as your chequing account, except for cheque use. Avoiding frequent withdrawal/debit use on your savings account will ensure you earn more interest and limit the service charges you would pay by going over your limit of free debits. Why not set up a chequing account and transfer some money into it once in a while?

You will receive a statement four times a year, unless you also have a chequing account. In that case, you will receive a monthly statement, with details of all accounts and loans.

## Student Loans

Getting a good post-secondary education is expensive, but it is one of the best investments you will make in your life. When you are ready to invest in your future, we're here to help.

Student loans of up to \$40,000 (\$10,000 per year up to 4 years) are available to students OAC (on approved credit). They are ideal for topping up Students' Finance awards, or for students who do not qualify for them.

Our application process is streamlined, and you and your lender will work out a schedule of when to make your funds available to you.

During your studies, and for up to a year after you leave school, you may make interest-only payments. After that, you begin paying back the loan, with up to 10 years to repay. If you wish to pay back faster than scheduled, you may do so without penalty.

Making regular payments on your student loan will help you build a good credit rating for the future.

## Student MasterCard

You may qualify for a student MasterCard with a \$500 limit. Ask a staff member for details.

## Scholarship Program for Post-Secondary Students

Each year, Wainwright Credit Union awards three scholarships to members and children of members. Candidates are scored on their community and high school involvement, personal development and academic achievement.

Eligible students must actually be attending a college, university or technical school at the time the award is presented. Applications are accepted from November 15 of each year, with the application deadline early in January. Forms are available at all branches and agencies, or can be downloaded from our website, [www.wainwright-cu.com](http://www.wainwright-cu.com). The awards are presented at the Annual Meeting, usually in February.

# We give you a break

photo by: Coleman Charlton



- with no-fee chequing accounts
- with no-fee savings accounts to age 19
- with scholarships
- with convenient student loans

If you are aged 13 - 18 you automatically get the Student Advantage.

If you are aged 19 - 25 and a full-time student, you keep on getting the Student Advantage.

- When you turn 19, you'll get a letter from us. We'll tell you what you need to do in order to keep your Student Advantage status, or what will happen if you are no longer eligible.
- To avoid service fees, just make sure you send us your confirmation of enrollment every year that you're attending a post-secondary institution.

# Accessing your account

**In person** any branch of Wainwright Credit Union

**Phone or fax or email** your branch

**Telephone banking** \* 1-877-842-6858

**internet BANKING** \* www.wainwright-cu.com

**mobile BANKING** and **hyperWALLET™** are value-added services for internet BANKING users, often with little or no service fees. Ask your branch for a brochure.

**Member Card** ATM's, stores, etc. all over the world

**Global Payment MasterCard**

looks like a credit card, but acts like a cheque

**With this kind of access, you won't need to move your account if you move away!**

**Account transfers** \*

You can transfer money between your own chequing and savings accounts, or set up transfers between your account and another person's... we make it easy for others to help out when you are away at school.

\* Contact your branch to sign up for these services.

## Ask a staff member for details

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

PlanWright Financial  
780-842-1370

2009v4

# Student Advantage

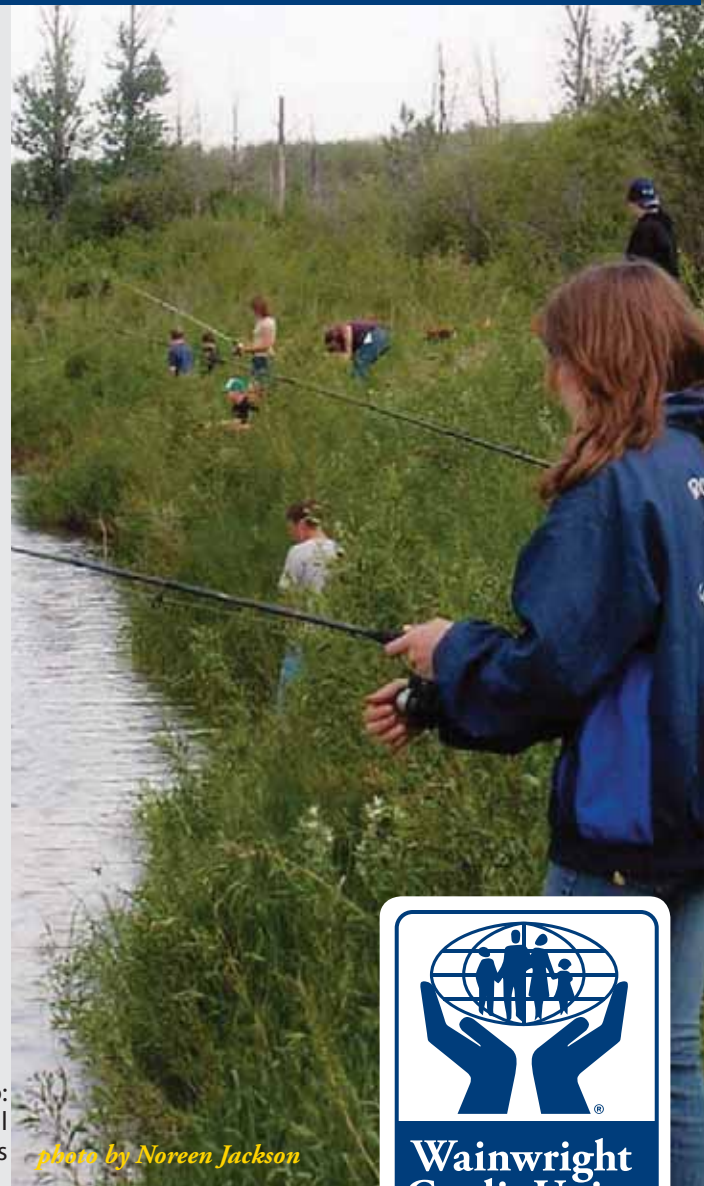


photo by Noreen Jackson

Go to:  
Personal Services

Link to:  
Student Services

effective:  
November 1, 2010

that's the **student advantage**

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

