

Date: October 1, 2009

Subject:

NEW – For Children, Youth and Students

Changes to CYS accounts – as of September 1, 2009

Effective September 1, 2009, our Child-Youth Student Account features FREE & UNLIMITED daily banking transactions making this account a very attractive option for our younger members. Paying a premium rate of interest on every penny deposited, it promotes good money management and offers in-branch, on-line and telephone access. And, as our younger members grow and their financial needs change, the CYS Account keeps pace with an expanding array of features, benefits and services.

For more information on all new features of the account please see file below.

CHILD - YOUTH - STUDENT ACCOUNTS



NEW!

KONTA DLA DZIECI - MŁODZIEŻY - STUDENTÓW

FREE & UNLIMITED	CHILD ACCOUNT	YOUTH ACCOUNT	STUDENT ACCOUNT
Age	6 - 9	10 - 15	16 - 25
Monthly Maintenance Fee	No	No	No
Minimum monthly balance required	No	No	No
SAVINGS ACCOUNT (CAD); Premium Interest Rate; calculated daily, paid monthly	Yes	Yes	Yes
CHEQUING ACCOUNT	-	Yes	Yes
PERSONALIZED CHEQUES - Unlimited	-	Free	Free
DEPOSITS UNLIMITED number of transactions	Free	Free	Free
WITHDRAWALS UNLIMITED number of transactions	Free Parental assistance required	Free Parental guidance required	Free
BILL PAYMENTS UNLIMITED number of transactions	-	Free Internet / Phone Banking	Free Internet / Phone Banking / In Branch
Monthly Statement from Chequing Acc.	-	Free	Free
ATM card	Free	Free	Free
ATM card replacement - Unlimited	Free	Free	Free
ATM Card - DEBIT / POINT OF SALE, UNLIMITED number of transactions	-	Free	Free
ATM deposits - our Credit Union ATMs	Free	Free	Free
ATM withdrawals at Credit Union ATMs, UNLIMITED number of transactions	-	Free Parental guidance required to set up amount limit of daily withdrawals	Free
ATM withdrawals at other institution's ATMs; UNLIMITED No. of transactions	-	NO CHARGE by our Credit Union; OTHER institutions charges apply	NO CHARGE by our Credit Union; OTHER institutions charges apply
Internet Banking - Unlimited	Free	Free	Free
Telephone Banking - Unlimited	Free	Free	Free
Overdraft protection with no min. fee	-	-	Yes
Student Line of Credit	-	-	PRIME + 1.00%
Student MasterCard	-	-	Available
Access to expanded financial services	-	-	Available
Annual Inactive Account Charge	No	No	No
	<ul style="list-style-type: none"> ➤ The Child account is opened under the child's name and a parent or legal guardian also signs the Application since the child is a minor. ➤ Upon reaching the age of 10, the child must complete a youth application and move to the youth age segment of the account. ➤ New Credit Union Member? You are required to own 1 Credit Union share (\$10) and keep it in your Membership Share Account. 	<ul style="list-style-type: none"> ➤ The Youth account is opened under the child's name and a parent or legal guardian also signs the Application since the child is a minor. ➤ Upon reaching the age of 16, the youth must complete a student application and move to the student segment of the account. ➤ New Credit Union Member? You are required to own 1 Credit Union share (\$10) and keep it in your Membership Share Account. 	<ul style="list-style-type: none"> ➤ Students have full Credit Union membership with no parent or legal guardian signature required. ➤ To obtain full Credit Union membership you are required to own 10 Credit Union shares (\$10 each) and keep it in your Membership Share Account.
Transactions outside of the CYS Account	Regular charges apply	Regular charges apply	Regular charges apply