

NOWOŚĆ – dla dzieci, młodzieży i studentów
Zmiany na kontach CYS – od 1 września 2009 roku

Od 1 września 2009 roku posiadacze kont CYS (Child-Youth-Student) mogą wykonywać codzienne transakcje bez opłat serwisowych i ograniczeń ilościowych, co czyni ten rodzaj kont bardzo atrakcyjnymi dla młodszych członków Credit Union. Wyższe oprocentowania depozytów zachęcają do dobrego zarządzania zgromadzonymi funduszami. Konta są łatwe w obsłudze i dostępne w oddziałach, przez Internet Banking lub Telefon Banking. W miarę jak młodzi członkowie dorastają i zmieniają się ich finansowe potrzeby, również konto CYS “rośnie” razem z nimi oferując szereg nowych korzyści i usług.

Więcej informacji w sprawie nowych możliwości kont CYS znajduje się w poniższym załączniku.

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 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