

What makes us different?

Eagle River Credit Union is a full service, cooperative financial institution helping individual and business members to achieve financial success. Our professional employees provide the open and honest transparency you need to manage your finances.

At Eagle River Credit Union, you have the chance to be a part of something bigger: the chance to be more than a customer, to help build your community, to see fairness, trust, equality and independence brought to life, from the way we do business to the way we treat you every day. Its banking that goes further.

Become a member today and experience our honest approach to banking.



EAGLE RIVER

L'Anse au Loup

8 Branch Road
L'Anse au Loup, NL A0K 3L0
709-927-5524 | 1-877-377-3728

Mary's Harbour

10-12 Hillview Road
Mary's Harbour, NL A0K 3P0
709-921-6354 | 1-866-991-6354

White Hills

2 East Street
St. Anthony, NL A0K 4S0
709-454-8800 | 1-866-554-8800

Tri-Town

104 Route 430
Port Saunders, NL A0K 4H0
709-861-9188 | 1-866-861-9188

Labrador Savings

328 Hamilton River Road Happy Valley-
Goose Bay, NL A0P 1C0
709-896-8352 | 1-877-896-8352

Humber Valley

1 Church Street Deer Lake, NL A8A 1C9
709-635-5149 | 1-877-377-3728

eaglerivercu.com
1-877-377-3728
erinfo@ercu.ca

Brochure Date: June 2021

Youth and Student Solutions

A FREE start to your financial future.



EAGLE RIVER

Opening a Youth account at Eagle River Credit Union means that you're on your way to taking responsibility for your own money, learning about day-to-day banking and the benefits of saving. Your Youth account can help you build your money management skills as you start earning your own money.

Your Student Electronic Package

A YOUR Student Electronic Account is designed specifically for post-secondary students.

A YOUR Student Electronic Account is intended to support post-secondary students in their pursuit of continuing education by providing a cost-effective account option with features that students most typically use - especially students that have to move away from home while attending school.

Number of transactions included	Unlimited
Monthly fee	\$4.95
Min monthly balance required to waive monthly fee	\$2,000
Free e-Statement with images	√
Free <i>Interac</i> ® ATM transactions	√

New Horizons Chequing

A low-cost, stress-free chequing account designed with convenience, flexibility and savings for students. For a low fee of \$3.50 per month.

Number of transactions included	20
Monthly fee	\$3.50
Min monthly balance required to waive monthly fee	\$2,000
Personalized Cheques	√
Free e-Statement with images	√
Interest Bearing	√

YOUR High Interest Savings Account

A YOUR High Interest Savings Account (HISA), is a savings account that offers a rate of interest consistent with market rate, while allowing 24/7 access to funds.

Student Line of Credit

Our student lines of credit is available to any full or part-time student attending a designated post-secondary institution in a degree, diploma or certificate program.

- Full-time students can borrow, on approved credit, up to \$50,000 for their education and part-time student can borrow up to \$25,000 on approved credit for their education.
- Pay interest-only on your loan while you're enrolled in your program.
- Competitive interest rates and flexible repayment schedules to meet your needs.
- Repayment of your loan begins 6-12 months after program completion.
- Take up to 12 years to repay your student loan.

Collabria Mastercard®

Helping students build a stronger financial future. Whether you're looking to build credit or simply need a card for convenience and security, the Collabria Mastercard® is the smart choice. There's no annual fee, and your purchases are protected with an extended warranty. Using, building and understanding credit couldn't be simpler.

Credit Union Debit Card

Access your funds 24/7 with your credit union debit card. Enjoy convenient access to your account for making purchases and using ATMs.

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

Self Service 24-Hour Access Options

Online banking

Access your accounts 24 hours a day, 7 days a week. View your account, transfer funds and pay all your bills online instantly!

Mobile App

You'll have your account information anytime, anywhere. Our mobile app is simple, safe and free.

Mobile Wallet

Offers a new and easy way to pay! Whether you use an Apple device, Samsung Galaxy smartphone, or Android device, you can load your *Interac*® debit card for secure and easy purchases.

Deposit Anywhere™

Deposit cheques - wherever and whenever using your mobile device. Simply open your mobile app, snap a picture of the cheque and submit the deposit - quick and easy!

Direct Banking Alerts

Receive email and/or text alerts of any changes to your account.

Interac® Direct Payment & Flash®

A worry-free way to make purchases with your debit card without the hassle of cash. For purchases of up to \$100 you can tap and pay by simply holding your *Interac* Flash® enabled debit card up to a Flash-enabled debit machine.

Interac e-Transfers®

Send money quickly and safely to anyone with an email address or mobile phone and an account at a Canadian credit union or bank.

Interac® Online Payment

A simple and secure way to pay for your online purchases using your debit card rather than a credit card.

Lock'N'Block™

If your card has been lost or stolen, you can lock your debit card or block specific transaction types by using the mobile app, mobile web, or online banking. When the card is locked all transactions are automatically declined, making fraudulent attempts to use your card virtually impossible.

Scholarship

The Eagle River Credit Union Scholarship program recognizes the contribution of our community builders of tomorrow. The growth of Eagle River Credit Union exemplifies the achievements of people working together in their own communities. We hope to encourage those qualities of good citizenship and co-operation through this scholarship program. For details visit us at eaglerivercu.com

