

First Credit Union is a member-owned financial institution with a vision to build financially healthy communities. We make community banking as easy and cost-effective as possible.

Our commitment to community is at the heart of our business, so naturally we provide quality community accounts to our local non-profit societies and unincorporated associations.

Contact your local branch to arrange an appointment to open an account.

Account Opening Checklist

When opening an organization account you will need:

UNINCORPORATED ASSOCIATION (ORGANIZATION)

- 2 signers must be credit union members
- Personal identification and information of signers
- Meeting minutes or letter signed by two sponsoring members stating account signers and positions
- \$25 in equity shares

INCORPORATED SOCIETY (REGISTERED ORGANIZATION)

- Certified copy of Certificate of Incorporation
- Copy of the Constitution & Bylaws
- Personal identification and information of signers
- Meeting minutes or letter signed by directors stating account signers
- List of directors
- \$25 in equity shares



First Credit Union members have access to thousands of surcharge-free ATMs across Canada

COMMUNITY ACCOUNTS			
	First Chequing	First Savings	Power Saver
INTEREST	No	Yes*	Yes*
MONTHLY FEE	Free	Free	Free
FREE MONTHLY TRANSACTION LIMIT	30	30	1
AFTER LIMIT REACHED: DEPOSIT	Free	Free	Free
TRANSFER	Free	Free	\$5.00
WITHDRAWAL	\$0.85	\$0.85	\$5.00
CHEQUE®/POINT OF SALE/ PRE AUTH DEBIT/CU ATM	\$0.85	\$0.85	N/A
BILL PAYMENT	Free	Free	N/A
INTERAC® E-TRANSFER: SEND/REQUEST	\$0.50	\$0.50	N/A

*Interest is calculated based on closing daily balance

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®Only applies to chequing accounts

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All deposits are fully guaranteed. Protection provided by the Credit Union Deposit Insurance Corporation of British Columbia.