

**A fresh blend
of accounts
and features.**



**Now with
more options
to suit your
taste.**



**GOOD NEWS:
WE'RE SERVING YOU EVEN BETTER!**

At Aldergrove Credit Union, we're dedicated to providing valued members like you with personal and professional financial services you can trust. At the same time, we're continuously finding new ways to serve you even better. And that's why we're delighted to introduce you to our new and improved chequing and savings accounts!

WE ARE UPDATING OUR ACCOUNT LINE UP

A Superb Blend of New Features & Benefits

On February 1, 2013, we're updating our accounts with a superb blend of new features and benefits. Depending on your specific account(s), you'll enjoy everything from no monthly service charges, to free e-Statements, to unlimited direct deposits and more. For an overview of the great new extras you can look forward to, please see the handy table inside.

Automatic Transition

And just as nice, no action on your part is required. The transition from your current account(s) to your new and improved account(s) will be automatic. You'll find more information on our transition process in this brochure.

Questions? We Can Help!

We want you take full advantage of our superb blend of new features and benefits. If you have any questions, or need help choosing the right account to match your needs, visit or call us today. Your happiness is our priority!

ACCOUNT TRANSITION

To ensure that you enjoy our superb blend of new account features and benefits – and experience no service disruption or inconvenience whatsoever – we'll automatically transition your current saving and/or chequing account(s) on February 1, 2013.

To see what's on the horizon, simply follow these three steps:

Step 1: Find your current account and identify your new account.

Step 2: Review your new account features and benefits.

Step 3: Learn some great new ways to save even more!

Before or after the transition process, if you find that your new account(s) doesn't completely meet your needs and goals, simply contact us. We'll be happy to switch it to one that does.



Step 1

Find your current account and identify your new account.

Conversion Summary	
Current Account	New Account
Personal Chequing	Just Personal Chequing
Value PLUS Chequing	eChequing
Masterplan Chequing Masterplan Plus Truncated	Complete Account
Golden Personal Chequing Golden Masterplan Plus Truncated Golden Masterplan	Advantage Account
Business Chequing	Just Business Chequing
Organization Chequing	Community Chequing and/or appropriate business account
Business Masterplan	Complete 50 Business Chequing or Complete 100 Business Chequing (depending on transaction volumes)
Plan 24 Savings	Just Personal Savings
Junior Plan 24	Just Youth Savings
Business Plan 24	Just Business Savings
US Funds Chequing	US Chequing
US Plan 24	US Savings



Step 2

Review your new account features and benefits.

Aldergrove Credit Union Account Summary															
		CHEQUING			CHEQUING / SAVINGS		SAVINGS		BUSINESS					US DOLLAR	
		Just Personal Chequing	eChequing	Remarkable Account	Complete Account	Advantage Account	Just Personal Savings	Just Youth Savings	Just Business Chequing	Complete 50 Business Chequing	Complete 100 Business Chequing	Community Chequing	Just Business Savings	US Chequing	US Savings
				Available for members aged 29 and under		Available for members aged 60 and over		Available for members aged 18 and under				Available for community & not-for-profit organizations		Available for personal and business	Available for personal and business
Monthly	Minimum monthly service charge	\$1.95	\$4.95	Free	\$9.95	Free	Free	Free	\$6.95	\$24.95	\$44.95	\$2.95 ²	Free	\$3.95	Free
	Included monthly transactions*	10*	N/A	10*	N/A	N/A	10*	10*	10*	50*	100*	10*	N/A	5*	5*
	Statement with digital cheque images ³	e-Statement free	e-Statement free	e-Statement free	e-Statement free Paper included	e-Statement free Paper included	e-Statement free	e-Statement free Paper included	e-Statement free Paper included	e-Statement free Paper included	e-Statement free Paper included	e-Statement free Paper included	e-Statement free Paper included	e-Statement free	e-Statement free
Interest	Earned	N/A	N/A	N/A	Tiered interest rate earned on daily closing balance	Tiered interest rate earned on daily closing balance	Earns interest on daily closing balance	Earns interest on daily closing balance	N/A	Tiered interest rate earned on daily closing balance	Tiered interest rate earned on daily closing balance	Earns interest on daily closing balance	Earns interest on daily closing balance	Earns interest on daily closing balance	Earns interest on daily closing balance
	Paid	N/A	N/A	N/A	Monthly if MMB of \$5,000 met	Monthly if MMB of \$5,000 met	Monthly	Monthly	N/A	Monthly if MMB of \$10,000 met	Monthly if MMB of \$10,000 met	Monthly if MMB of \$1,000 met	Monthly	Monthly if MMB of \$5,000 met	Monthly if MMB of \$5,000 met
In-branch transactions	In-branch deposits	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited ¹	Unlimited ¹	Unlimited ¹	Unlimited ¹	Unlimited ¹	Unlimited	Unlimited
	In-branch withdrawals	\$0.50	\$0.50	\$0.50	Unlimited	Unlimited	\$0.50	\$0.50	\$1.00	\$1.00	\$1.00	\$0.75	\$1.00	\$0.75	\$0.75
	In-branch bill payments	\$1.00	\$1.00	\$1.00	Unlimited	Unlimited	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$0.75	\$1.00	N/A	N/A
	In-branch transfers	\$0.50	\$0.50	\$0.50	Unlimited	Unlimited	\$0.50	\$0.50	\$1.00	\$1.00	\$1.00	\$0.75	\$1.00	\$0.75	\$0.75
Optional	Cheque withdrawals	\$0.50	\$0.50	\$0.50	Unlimited	Unlimited	N/A	N/A	\$1.00	\$1.00	\$1.00	\$0.75	\$1.00	\$0.75	N/A
Electronic transactions	Direct deposits	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	Electronic bill payments	\$0.50	Unlimited	Unlimited	Unlimited	Unlimited	\$0.50	\$0.50	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	N/A	N/A
	Pre-authorized debits	\$0.50	Unlimited	Unlimited	Unlimited	Unlimited	\$0.50	\$0.50	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	\$1.00	\$1.00
	Direct payment (POS)	\$0.50	Unlimited	Unlimited	Unlimited	Unlimited	\$0.50	\$0.50	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	N/A	N/A
	Online transfers	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	N/A	N/A
ATM transactions	ATM withdrawals at all Exchange and Acculink machines	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	N/A
	Interac ATM	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	N/A	N/A
	Cirrus ATM	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	N/A	N/A
	US ATM	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	N/A	N/A

Effective: February 1, 2013

SHARE ACCOUNTS

Member Equity Shares:

- Required to secure membership
- Regular, Junior (18 and under), Business member - \$5
- Voting

Member Investment Shares:

- Minimum investment - \$500, Maximum investment - \$5,000
- Non-voting

*In addition to transactions noted as unlimited. Excludes Interac, Cirrus and US ATM transactions.

¹Restrictions apply on unlimited deposits. A fee may be applied based on cash volumes.

²Once not-for-profit status is confirmed, monthly fee reduced to \$0 (free).

³Paper statement with digital cheque images available for a fee unless noted as included.



Step 3

Review our tips below on ways to save.

SAVINGS TIPS

Looking for some great new ways to save even more?

- Members 29 and under qualify for our new no monthly fee Remarkable Account. Contact us for details or to set-up your account.
- Do you work for or volunteer with an organization that supports the community through fundraising or donations? Then your organization may qualify for our new no monthly fee Community Chequing Account. Contact us for details or to set-up your account.
- Did you know that as a credit union member, you're entitled to "ding free" ATM access? It's true! Access over 1,800 ATMs across Canada without paying any surcharges.
- Our "unlimited transactions" are truly unlimited. That means you can conduct as many transactions as you wish without incurring a transaction fee.
- Many of our accounts now feature a pre-set number of monthly transactions. Staying within this number ensures that you'll never pay additional fees.

CONTACT US

Offering you a superb blend of new account features and benefits is just one of the ways we're constantly striving to serve your needs better, and strengthen our communities.

To learn more about our new accounts, or if you have any other inquiry, please visit or call your local community branch today. We're here for you!

Aldergrove Community Branch

2941 272 Street
Aldergrove, BC
P: 604 856 7724

Matsqui Community Branch

5824 Riverside Street
Abbotsford, BC
P: 604 826 1201

Mt. Lehman Centre Branch

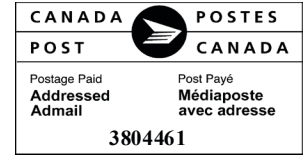
100 – 3224 Mt. Lehman Road
Abbotsford, BC
P: 604 857 0654

Murrayville Community Branch

22242 48 Avenue
Langley, BC
P: 604 534 9477

Otter Community Branch

3661 248 Street
Aldergrove, BC
P: 604 856 2558



Aldergrove
CREDIT UNION

www.aldergrovecu.ca