

Discover what we can do for you

Helping YOU thrive financially.

Credit Unions exist to help you keep more of your money. Open an account with Reddy Kilowatt Credit Union and become a member and a shareholder. Each member has an equal say in how their credit union operates and decisions are made in their best interest. We offer a wide range of accounts and services to help anticipate and fulfill each member's financial need.

Savings

A variety of options are available to help you save, including flexible savings accounts, high interest savings accounts, tax-free savings accounts, retirement savings plans, and term deposits.

Chequing

With multiple chequing accounts and packages available, choose one that best suits your everyday banking needs. US chequing accounts are also available. Ask us for details.

Which one is right for YOU?

Not sure? We welcome an opportunity to discuss your individual goals to determine the best fit for your lifestyle and banking needs.

Self service 24 hour access

MemberDirect® Online Banking

Banking on your time, at your convenience. View accounts, transfer funds, send *Interac* e-Transfers® and pay bills according to your own schedule.

Mobile Banking App

Download our mobile app for iPhone® or Android™ and access your account information with your smart phone or tablet at anytime. The app is fast, easy, and safe to use. It has all the same features as *MemberDirect*® Online Banking plus these two exclusive features,

- QuickView
 - Save time with QuickView and determine account balances without logging in.
- Deposit Anywhere™
 - Deposit a cheque just by taking its picture.

Interac e-Transfers®

Interac e-Transfer® allows you to send money in minutes to anyone with an email address and an account at a Canadian credit union or bank.

Teleservice®

Anywhere in North America at anytime, toll-free access to your accounts at 1-800-963-4848.

Cash Services

ding free® ATM Network

Enjoy surcharge-free access to an extensive network of ATMs across Canada on the EXCHANGE® and AccuLink® networks.

Need more? *Interac*® Canada and Cirrus® (International) give you access to ATMs around the world. (Surcharge fees may apply).

In-Branch Services

Our employees will gladly assist with in-person counter services, mortgages, loans, retirement planning, and sound financial planning advice.

Inter-Financial Institution Service (IFI)

Utilizing our IFI service gives you access to counter services at any credit union in Atlantic Canada to complete withdrawals, transfers, deposits, and balance inquiries.

Card Services

MemberCard® Debit Card

Use your MemberCard® Debit Card to access our extensive credit union network of ATMs and make *Interac*® Direct Payments.

- Direct Pay with *Interac* Flash® is the fastest way to pay! With an *Interac* Flash® enabled debit card, simply hold your card over the debit machine to pay for transactions. It is secured by periodic pin verification and features the same zero member liability as a regular debit transaction. Available at many merchants across Canada, just look for the contactless symbol near the check-out.
- *Interac*® Online Payment allows you to shop online at participating merchants and pay directly from your bank account! All you need is a bank account with access to online banking. Personal banking information is never shared.

Debit Card Security

LOCK'N'BLOCK™ allows cardholders to 'Lock' and 'Unlock' their debit cards from their mobile phone and online. It's a security feature to provide peace of mind when your debit card is lost.

Mastercard® Credit Card Program

Our credit cards are accepted worldwide and offer low fees and comparable market rates.

Transaction Fees†

Any Credit Union ATM	FREE	Cheque - Certified	\$15.00
EXCHANGE® and AccuLink® ATM Withdrawal	FREE	Cheque - Stop Payment	\$10.00
<i>Interac</i> ® Network (domestic) ATM Withdrawal	\$1.50	Cheque - Chargeback	\$10.00
Cirrus® Network (international) ATM Withdrawal	\$3.50	<i>Interac</i> e-Transfer®	\$1.50
<i>MemberDirect</i> ® On-Line Banking - Transfer	FREE	<i>Interac</i> Flash®	\$0.75
<i>MemberDirect</i> ® On-Line Banking - Bill Payment	\$0.75	<i>Interac</i> ® Online Payment	\$0.75
TeleService® Telephone Banking - Transfer	FREE	Returned NSF Item	\$45.00
TeleService® Telephone Banking - Bill Payment	\$0.75	Unauthorized Overdraft Fee	\$5.00
Direct Payment Purchase (Member Card®)	\$0.75	In-Branch Statement	\$5.00
Pre-Authorized Payment	\$0.75	Monthly Statement with Cheque Images	\$5.00
In-Branch Cash Withdrawal	FREE	Money Order - Canadian	\$10.00
In-Branch Bill Payment	\$1.50	Credit Union Draft - Canadian	\$10.00
In-Branch Transfer	FREE	Credit Union Draft - USD	\$15.00
Cheque Withdrawal	\$0.90	Safety Deposit Box (Annual)	\$45.00

†Fees subject to change.

What Makes Us Different

Profit Belongs to Members

That's our bottom line! The credit union business model is designed to give profit back to its members in the form of rebates and enhanced products and services. We provide expert financial advice and services but we do it differently. In fact, our members say we do it better!

Your money is safe.

The Credit Union Deposit Guarantee Corporation has been insuring deposits at Credit Unions in our province for over 30 years. All deposits are insured to a maximum \$250,000 per account type. This deposit protection is superior to other financial institutions and a key benefit to our members.

Canadians Rank Credit Unions #1

For 14 consecutive years, Canadians have ranked credit unions first in overall Customer Service Excellence and Branch Service Excellence among all financial institutions.*



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Brochure Date: February 2019

Chequing Packages



Managing Your Finances

Students

With no-fee accounts for individuals 18 years and younger and low fees for 19-24 year olds, Reddy Kilowatt Credit Union strives to set students up for success.

Age 60+

Enjoy a no-fee package. At 60 years of age, it is certainly deserved.

Package Options: Choose an option based on your unique needs and how you use your accounts. With a package price that offers greater savings for one low monthly fee, it's easy to manage.

					Youth Accounts			
Basic Chequing	Chequing 15	Chequing 40	Chequing Unlimited	Age 60+		U18 & Full-time Students	19-24 Years	
<p>Account Features Pay-per-use</p> <ul style="list-style-type: none"> • Interac® Direct Payment • MemberDirect® On-Line Banking • TeleService® Telephone Banking • Overdraft protection available OAC • Cheque Withdrawals • Inter Financial Institution Service (IFI) • Interac e-Transfers® • Pre-Authorized Payments • Interac® Online Payments • Interac® Cross Border • Access to CU, EXCHANGE®, Interac® (Canada), & Cirrus® ATM Networks (Surcharges may apply). • Mobile banking • Interac Flash® • MemberDirect® Bill Payments • In Branch Bill Payments • Deposit Anywhere™ • Non-credit union ATM transactions • PLUS® ATM transactions 	<p>Account Features 15 Transactions</p> <ul style="list-style-type: none"> • Interac® Direct Payment • MemberDirect® On-Line Banking • TeleService® Telephone Banking • Overdraft protection available OAC • Cheque Withdrawals • Inter Financial Institution Service (IFI) • 2 Interac e-Transfers® • Pre-Authorized Payments • Interac® Online Purchase • Interac® Cross Border • Access to CU, EXCHANGE®, Interac® (Canada), & Cirrus® ATM Networks (Surcharges may apply). • Mobile banking • Interac Flash® • MemberDirect® Bill Payments • In Branch Bill Payments • Deposit Anywhere™ 	<p>Account Features 40 Transactions</p> <ul style="list-style-type: none"> • Interac® Direct Payment • MemberDirect® On-Line Banking • TeleService® Telephone Banking • Overdraft protection available OAC • Cheque Withdrawals • Inter Financial Institution Service (IFI) • 5 Interac e-Transfers® included • Pre-Authorized Payments • Interac® Online Purchase • Interac® Cross Border • Access to CU, EXCHANGE®, Interac® (Canada), & Cirrus® ATM Networks (Surcharges may apply). • 2 non-credit union ATM transactions^ • 2 PLUS® ATM transactions included^ • Mobile banking • Interac Flash® • MemberDirect® Bill Payments • In Branch Bill Payments • Deposit Anywhere™ • Personalized Cheques • Canadian Money Orders 	<p>Account Features Unlimited Transactions (~Exceptions noted)</p> <ul style="list-style-type: none"> • Interac® Direct Payment • MemberDirect® On-Line Banking • TeleService® Telephone Banking • Overdraft protection available OAC • Cheque Withdrawals • Inter Financial Institution Service (IFI) • Interac e-Transfers® • Pre-Authorized Payments • Interac® Online Purchase • Interac® Cross Border • Access to CU, EXCHANGE®, Interac® (Canada), & Cirrus® ATM Networks (Surcharges may apply). • 4 non-credit union ATM transactions~^ • 2 PLUS® ATM transactions~^ • Mobile banking • Interac Flash® • MemberDirect® Bill Payments • In Branch Bill Payments • Deposit Anywhere™ • Personalized Cheques • Canadian Money Orders • Credit Union Drafts - Canadian and USD • Certified Cheques 	<p>Account Features Unlimited Transactions (~Exceptions noted)</p> <ul style="list-style-type: none"> • Interac® Direct Payment • MemberDirect® On-Line Banking • TeleService® Telephone Banking • Overdraft protection available OAC • Cheque Withdrawals • Inter Financial Institution Service (IFI) • Interac e-Transfers® • Pre-Authorized Payments • Interac® Online Purchase • Interac® Cross Border • Access to CU, EXCHANGE®, Interac® (Canada), & Cirrus® ATM Networks (Surcharges may apply). • 4 non-credit union ATM transactions~^ • 2 PLUS® ATM transactions~^ • Mobile banking • Interac Flash® • MemberDirect® Bill Payments • In Branch Bill Payments • Deposit Anywhere™ • Personalized Cheques • Canadian Money Orders • Credit Union Drafts - Canadian and USD • Certified Cheques 		<p>Account Features Unlimited Transactions ~Exceptions as noted</p>	<p>Account Features 20 Transactions</p>	
See reverse for transaction fees.	Per item fee in excess of 15 transactions. See reverse for transaction fees.	Per item fee in excess of 40 transactions. See reverse for transaction fees.	**This package may be applied to other chequing accounts at no additional charge.	See reverse for additional services and transaction fees.		<ul style="list-style-type: none"> • Interac® Direct Payment • MemberDirect® On-Line Banking • TeleService® Telephone Banking • Student Mastercard® (Age 19+) • In Branch Transactions • Mobile Banking • Inter Financial Institution Service (IFI) • Interac e-Transfers® • Pre-Authorized Payments • Interac® Online Purchase • Interac® Cross Border • Access to CU, EXCHANGE®, Interac® (Canada), & Cirrus® ATM Networks (Surcharges may apply). • Non-credit union ATM transactions~^ • PLUS® ATM transactions~^ 	<ul style="list-style-type: none"> Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited 	<ul style="list-style-type: none"> Included Included Included No fee Included Included Included 2 included Included Included Included Included Included Included Included Included Included Included
						<p>Apply to Chequing or Savings Accounts</p>	<p>Per item fee in excess of 20 transactions. See reverse for transaction fees.</p>	
						Monthly Fees No fee	Monthly Fees \$4.50	
Monthly Fees \$2.00 minimum charge	Monthly Fees \$5.95 fee waived with a minimum monthly balance of \$2,000.	Monthly Fees \$11.95 fee waived with a minimum monthly balance of \$3,000.	Monthly Fees \$24.95 fee waived with a minimum monthly balance of \$5,000.	Monthly Fees No fee.				



† Fees and packages subject to change.

^Does not include surcharges from other institutions. *The Ipsos 2018 Financial Service Excellence Awards are derived from the combined program year results of quarterly Customer Service Index (CSI) surveys ending September 2018. Sample size for the total 2018 CSI program year was 49,732 completed surveys yielding 75,334 institution ratings. The CSI survey has been conducted since 1987. © Interac is a registered trademark owned by Interac Inc. and is used under license. © EXCHANGE is a registered trademark owned by FICANEX® and is used under license. © AccuLink is a registered trademark owned by Canadian Credit Union Association and is used under license. © TeleService, MemberDirect and Member Card are registered trademarks owned by Canadian Credit Union Association and are used under license. © Mastercard is a registered trademark owned by Mastercard International Inc. and is used under license. © CIRRUS is a registered trademark of Visa International and is used under license. © HANDS & GLOBE Design is a registered certification mark owned by the World Council of Credit Unions, used under license. © Credential is a registered mark owned by Credential Financial Inc. and is used under license. ™ DEPOSIT ANYWHERE is a trademark of Central 1 Credit Union. ™ LOCK'N'BLOCK is a trademark of Everlink Payment Services Inc. © PLUS is a registered trademark of Visa International and used under license.