



Online Banking

All accounts include unlimited access to online banking and free e-statements with cheque images. An e-statement is a printable, PDF version of your paper statement.



Deposit Anywhere™

With Deposit Anywhere™, you can quickly and securely deposit cheques with your smartphone or tablet, from anywhere, day or night.



Buyer Protection

Lakeland Credit Union credit cards and Member Card® debit cards are more than just a convenient way to pay — they automatically provide extended warranty and buyer protection benefits so you can shop with confidence.



Going south?

We offer US accounts and travel insurance. See us in branch for details.

The Lakeland Advantage

Keeping it Local

Lakeland Credit Union is 100% owned and operated by people right here in the Lakeland. Local ownership means a stronger economy and nimble decision making by people who understand our unique regional circumstances. You don't live in Toronto — why should your money?

Profit Sharing

As a member owner at Lakeland Credit Union, you share in our profits. In 2018 members received a 3% common share dividend, 9% loan interest rebate, 12% deposit interest bonus, and an 9% service charge rebate. We've returned over \$41.5 million to members! Profit sharing is distributed as additional common shares and up to 20% of the common share balance can be redeemed for cash.

Profit sharing is not guaranteed and past returns are not indicative of future returns.

Deposit Protection

Deposits (and accrued interest) at Lakeland Credit Union are 100% guaranteed by the Credit Union Deposit Guarantee Corporation. Many large banks only guarantee deposits up to \$100,000!

Community Involvement

Lakeland Credit Union commits 1.5% of annual profits to charitable giving in our communities and is the only financial institution in the area to offer free account packages to local non-profit organizations.

Bank Your Way

Online

lakelandcreditunion.com

Lakeland CU App

Branches

BONNYVILLE – ATMs in branch

5016 50 Ave, Box 8057
Bonnyville, AB T9N 2J3

Phone 780.826.3377

Fax 780.826.6322

COLD LAKE – ATMs in branch & drive thru

5217 50 Ave, Box 1110
Cold Lake, AB T9M 1P3

Phone 780.594.4011

Fax 780.594.2646

Branch Hours

Monday – Wednesday: 8:30 am – 5:00 pm

Thursday – Friday: 8:30 am – 6:00 pm



Personal Banking

We'll get you there

Banking for Life

You don't reach life's greatest milestones by accident.

Whether you're thinking about buying your first home, sending your children to post-secondary, or early retirement, Lakeland Credit Union has the plans and tools to help you realize your dreams.

Ask us about:

- Customizable mortgages
- Consumer loans and lines of credit
- RESPs (Registered Education Savings Plans)
- RDSPs (Registered Disability Savings Plans)
- TFSAs (Tax Free Savings Accounts)
- Term deposits
- Insurance services
- Mutual funds* and financial planning

*Mutual funds and related financial planning services are offered through Credential Asset Management Inc.



LifeSTYLE Packages

LifeSTAGES Packages

LifeSAVINGS

	Basic	Electra	Maximizer	Ultra	Infinity	Fat Cat	Evolution	Golden	Platinum Savings
Is it for me?	The Basic no fee account is a great choice if you make only a few transactions per month	Prefer to bank online or at the ATM? The Electra offers unlimited self-serve transactions for one low fee	Make your money work for you! With the Maximizer, your high balance chequing account earns you free transactions	If you use your debit card or visit the branch frequently, you will appreciate the unlimited transactions offered in the Ultra	Our most comprehensive package, the Infinity offers great value and covers virtually all your banking needs	The Fat Cat® account is a great place for your children (0-12 years old) to safely grow and manage their money	If you're aged 13-18, the free Evolution account helps you gear up for financial independence	Members aged 65 and older can enjoy the many benefits of this free, interest earning account	Earn competitive interest while maintaining ready access to your funds
Included transactions per month	0	Unlimited self-serve	Unlimited	Unlimited	Unlimited	2	40	Unlimited	2
Monthly fee	\$0	\$10	\$0 with a balance of \$5,000 or higher	\$16 or \$0 for post secondary students ³	\$25 or \$0 with a balance of \$25,000 or higher	\$0	\$0	\$0	\$0
Benefits & details	<p>Only pay for the transactions or services you use</p> <p>\$0.80 per debit</p> <p>\$2.00 per in branch bill payment</p> <p>\$1.50 per Interac e-Transfer</p>	<p>Unlimited self-serve transactions¹</p> <p>Unlimited use of Canadian CU ATMs</p> <p>FREE Interac e-Transfers[®]</p> <p>\$2.00 per in branch bill payment</p> <p>\$0.80 per in branch debit²</p>	<p>Unlimited transactions (self-serve¹ and in branch², including in branch bill payments)</p> <p>FREE Interac e-Transfers[®]</p> <p>Tiered interest</p> <p>If the account falls below \$5,000, transaction fees, including in branch bill payments, are charged on a pay-as-you-go basis for the full month</p>	<p>Unlimited transactions (self-serve¹ and in branch²)</p> <p>FREE Interac e-Transfers[®]</p> <p>Unlimited use of Canadian CU ATMs</p> <p>Includes 3 in branch bill payments per month, \$2.00 per additional payment</p>	<p>Unlimited transactions (self-serve¹ and in branch², including in branch bill payments)</p> <p>Tiered interest</p> <p>FREE Interac e-Transfers[®]</p> <p>Overdraft protection service</p> <p>1 order of personalized cheques per year</p> <p>5 withdrawals at international ATMs, annual discount on safe deposit box, and more!</p>	<p>2 transactions included</p> <p>Flat rate interest</p> <p>Birthday card mailed to child</p>	<p>40 transactions included (self-serve¹ or in branch²)</p> <p>FREE Interac e-Transfers[®]</p> <p>\$2.00 per in branch bill payment</p> <p>8 withdrawals at non-credit union ATMs in Canada</p> <p>Flat rate interest</p>	<p>Unlimited transactions (self-serve¹ and in branch², including in branch bill payments)</p> <p>Unlimited use of Canadian CU ATMs</p> <p>1 free order of basic cheques per year</p> <p>Annual discount on safe deposit box rental</p> <p>Tiered interest</p>	<p>Tiered interest</p> <p>2 debits per month included, \$1.00 per additional debit</p> <p>\$2.00 per in branch bill payment</p>

All accounts include Ding Free[®] use of Canadian Credit Union ATMs.

¹Self-serve debits include: withdrawals at Lakeland Credit Union ATMs, withdrawals at Canadian credit union ATMs, Member Card[®] debit card direct payment, automatic funds transfers, online debits.

²In branch debits include: withdrawals in branch, inter-account transfers in branch, and cheques written from the account.

³Proof of full time enrollment in a recognized and accredited post-secondary institution or apprenticeship program (min. 4 months). Proof of enrollment can include a tuition slip and is required annually.

⁴Ding Free[®]: Credit Union members have access to thousands of surcharge free ATMs across Canada. You can use an ATM from any participating Credit Union. It's one of the largest surcharge free ATM networks in the country! Download the Ding Free[®] locator app on your smartphone to find the nearest surcharge-free ATM.

⁵Fat Cat is a registered trademark owned by Canadian Credit Union Association, used under license.