



## *Our Mission*

To make a positive difference in the lives of our members, neighbours and employees by operating a financially solid, service-focused and principle-driven cooperative financial institution

## *Our Vision*

To be known as the leader in value, service, integrity and dedication to the community



## *Products & Services*

*Your* Community

*Your* Money

*Your* Credit Union

### **Oak Bank**

686 Main Street, Box 217  
Oak Bank, Manitoba, R0E 1J0  
Tel. 204.444.7200

### **Birds Hill**

3187 Birds Hill Road, Box 38088  
East St. Paul, Manitoba, R2E 1G6  
Tel. 204.654.8100

### **Dugald**

27016 Dugald Road  
Dugald, Manitoba, R0E 0K0

[www.oakbankcu.mb.ca](http://www.oakbankcu.mb.ca)

### **Branch Hours**

Weekdays 9 AM – 5:30 PM • Thursdays until 6:30 PM

**Open Saturdays** 9 AM – 1 PM



## Personal Accounts

### Chequing Accounts

*Overdraft protection for most chequing accounts available upon approval*

- **Premium Package** — Unlimited standard transactions\* for one low monthly fee, for members who conduct a high volume of transactions.
- **Economy Package** — Up to 30 standard transactions\* for one low monthly fee, for members who average about one transaction a day.
- **Regular Chequing** — A pay-as-you-go option with no monthly fee.
- **Golden Chequing** — Unlimited standard transactions\* with no monthly fee, for members 60 years of age and better.
- **Sabres Youth** — Up to 20 standard transactions\* with no monthly fee, for members aged 13 to 18.
- **Career** — Up to 30 standard transactions\* for a very low monthly fee, for members aged 18 to 24 starting a career or attending post-secondary school.
- **Organizational** — For non-profit and charitable organizations. **Free** chequing and pre-authorized debits, with no monthly fee.
- **U.S. Chequing** — For members who deal regularly in U.S. funds.

\* Standard transactions include cheques, Interac Direct Payment, pre-authorized debits, withdrawals from any Manitoba Credit Union ATM, and bill payments made online (CU@Home) or by telephone (CUbyPhone).

### Savings Accounts — *no monthly fees!*

*Service fees may apply on ATM withdrawals, debit card transactions and bill payments*

- **Platinum Savings** — Premium variable-rate tiered interest, paid monthly (based on minimum monthly balance).
- **Plan 24** — Variable-rate interest, calculated daily and paid quarterly.
- **Tax-Free Savings** — Earn tax-free interest income at Platinum rates. Available to members 18 and over.
- **Fat Cat** — A fun and easy way for members up to 12 years of age to learn how to save.
- **AgriInvest Account** — Specially designed to meet the needs of today's farmer.

*Detailed monthly statements provided for all accounts, including cheque images where applicable*

**Here at OAK BANK CREDIT UNION, EVERY PENNY on deposit is  
GUARANTEED WITHOUT LIMIT  
by The Deposit Guarantee Corporation of Manitoba**



## Business/Ag Accounts

*Overdraft protection for Business/Ag accounts available upon approval*

- **Package Chequing Accounts** — For commercial and agricultural members who conduct a high volume of transactions. Choose the low-fee package that's right for your business or farm:
  - **Package 1** — up to 25 standard transactions\*
  - **Package 2** — up to 50 standard transactions\*
  - **Package 3** — up to 75 standard transactions\*
  - **Package 4** — up to 150 standard transactions\*
- **Business Chequing** — A pay-as-you-go option with no monthly fee.
- **Business Savings** — Interest-earning accounts for business and ag members requiring infrequent access to their funds. Service fees may apply on ATM withdrawals, debit card transactions and bill payments.
  - **Plan 24** — Interest, calculated daily and paid quarterly.

## Full-Service Investing

### Investment Accounts — *at very competitive rates!*

*Interest paid annually on terms greater than one year and at maturity on shorter terms*

- **Short-Term Deposits** — Fixed terms of 30 to 180 days, minimum \$5,000.
- **Redeemable Term Deposits** — One-year fixed term. Interest penalty applies for early redemption. Minimum deposit \$500.
- **Term Deposits** — Fixed terms of one to five years. Minimum deposit \$500.
- **Tax-Free Term Deposits** — Earn tax-free interest income at investment rates. Available to members 18 and over.

### Registered Products

- **Variable-Rate Accounts** — Available as RRSP, LIRA, RRIF, LIF and LRIF. Tiered interest calculated daily, paid semi-annually. No minimum deposit.
- **Term Deposits** — Available as RRSP, LIRA, RRIF, LIF and LRIF. Fixed terms of one to five years. Minimum deposit \$500.

*As well as deposit accounts, Oak Bank Credit Union offers a complete range of other financial products and services, including personal and business/ag loans and lines of credit, residential mortgages, Internet and telephone banking, safety deposit boxes, a full suite of MasterCard credit cards — and more!*

*For more information, give us a call or drop by one of our branches.*

*For current interest rate and service fee information, visit  
[www.oakbankcu.mb.ca](http://www.oakbankcu.mb.ca)*