



We don't see a
student line of credit,
we see a promising future.
We see banking differently.

Planning for post-secondary education is exciting; planning for post-secondary finances can be daunting. **We can help with that.** Vision offers banking solutions that let you focus on what matters. Take advantage of our financial planning advice, accounts, and lines of credit for students.

VISION 
CREDIT UNION
We see banking differently.



Anick
Falher, 14+ years
Vision Senior Loan Officer

Lending options for students

Planning for post-secondary education? **Smart move.** Odds are, you'll need a little financial back-up to make that investment in your future.

Student Select Revolving Line of Credit

Borrow up to \$5,000 per year to a maximum of \$20,000 over four years while attending post-secondary school and benefit from six months of interest only payments after you graduate.

Once you complete your education (or if you cease full time enrolment), you'll have a six-month grace period of interest-only payments. Following this, loan payments are amortized over six years or less with no pre-payment penalties.

Choose to make payments to the principal along the way — and borrow that money back again later if you need it (under the same terms and conditions).

Our experts will help you create a financial plan to ensure your money lasts the academic year. Contact your local branch for more information or to apply.

*Available to members under 25 (at the time of application) who are enrolled in a recognized college, university or technical school with a minimum 60% full-time course load.



Banking options for students

When every dollar counts, you need banking options that help you hang on to as much of your savings as possible. **We've got you covered.**

Excel Student Plan Chequing Account

Student life can be challenging; student banking doesn't have to be. Get a chequing account designed for full time post-secondary students.

- \$3 monthly fee (waived with \$1000 minimum monthly balance)
- 40 free transactions including Automated Funds Transfers, debit purchases, credit union ATM withdrawals/transfers and credit union ATM bill payments.
- Free online/telephone banking/bill payments
- Free Interac eTransfers
- Free deposits credit union ATM
- 5 free non-credit union ATM transactions
- 2 free cheque withdrawals or in-branch bill payments
- Free imaged statements

Getting started is easy.

If you're already a member and want to switch to a student account, bring proof of your enrollment to your local branch and a member service team member will help set up your account.

Headed to college/university? Not a Vision member yet?

We'd be happy to set you up with a Vision Excel Student Plan. Stop by a branch near you (with your ID and proof of enrollment in school) and we'll open an account for you in no time.

Traditional Account

Our basic chequing account for folks who don't do a lot of banking. \$1 monthly fee (waived with \$250 minimum monthly balance) and affordable transaction fees charged only on the services you use.

- Free credit union ATM deposits, two free credit union ATM withdrawals/transfers per month and free imaged statements

Traditional Advantage packages

Choose from three combination packages to suit your banking habits — from moderate to nearly unlimited transactions.

- **Traditional Advantage I:**
\$6 monthly fee, 25 free debits, unlimited, free online, telephone banking and eTransfers
- **Traditional Advantage II:**
\$12 monthly fee, 50 free debits, unlimited, free online, telephone banking and eTransfers
- **Traditional Advantage Max:**
\$18 monthly fee (waived with \$5000 minimum monthly balance), unlimited free debits, unlimited free self-service banking and basic in-branch transactions



Banking options for students [continued]

Maximizer Advantage Savings Account

Grow your savings faster with higher interest rates of the Maximizer Advantage Savings account. There's no monthly fee and charges apply only to the products, services and transactions used. This account may be right for you if you're looking to park your money and watch it grow.

- No monthly fee, free credit union ATM deposits and free imaged statements

Maximizer Savings Account

The Maximizer Savings account is a no-fee savings account. Charges apply to all products, services and transactions used. The Maximizer Savings Account is for you if you have limited transactions and savings — all in one account.

- No monthly fee, free credit union ATM deposits, free imaged statements and two free debits per month



Vision has 24 branch locations in communities across Alberta, including Castor. But we don't just see branch locations, [we see our hometowns.](#)



Investing for post-secondary studies

If you're planning ahead and contributing regularly, even small amounts, RESP investments can add up pretty quickly. [We can set you up to save.](#)

Registered Education Savings Plans (RESPs)

A RESP is one of the most effective ways to save for a child's education. Your RESP contributions become tax sheltered earnings and they can help you qualify for up to \$9,200 in matching contributions from government grants. A RESP can be used for tuition, books, living expenses and more.

- **Canada Education Savings Grant (CESG)**
Each year, the federal government will match your RESP contribution by 20%, up to a maximum of \$500 for each child. You need to contribute \$2,500 a year to get the full grant of \$500 each year. Your child can carry forward unused grant contribution room until they turn 17.
 - **Lifetime limit, per child: \$7200**
 - **Available to: parents/legal guardians**

- **Canada Learning Bond (CLB)**
The CLB will contribute \$500 for your child at birth and an extra \$25 to cover the costs of opening a RESP, and \$100 for each year your family gets the National Child Benefit until your child turns 15.
 - **Lifetime limit, per child: \$2000**
 - **Eligibility:** based on the number of children in the family and household income. Parents with three children or fewer whose family income was less than \$49,020 in 2020 are eligible for the Canada Child Tax Benefit. For families with more children, that income threshold is higher per child. You must open a RESP for your child to qualify.

Learn more about your options for investing for education savings. Contact our experienced team of financial advisors at VCU Financial.

- **Glen Bulger at 780-672-5540**
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Get the benefits of banking differently



Your share of the profit

Vision rewards members with millions in profit shares every year. Each December, we deposit about 25% of the interest paid/earned by members back into their accounts. It's the highest dividend paid by any Alberta credit union.

[Find out what your share could be.](#)



100% deposit guarantee

As a Vision member, your deposits are 100% guaranteed by the Credit Union Deposit Guarantee Corporation. This means both the money you put in and the interest earned are safe and secure — up to any dollar amount.



Surcharge-free ATMs

Members get ding free® access to more than 1532 credit union ATMs across Canada, in addition to Vision Credit Union ATMs.



Tiered interest

Save faster by earning higher rates of interest as your account balance grows. Calculated daily, paid monthly.



CONTACT US

Looking for advice and information about preparing for retirement? Talk with one of the friendly member service representatives at your local Vision Credit Union branch to learn how we can help get you retirement ready. [Check out our other financial solutions, products and services on our website at visioncu.ca or contact our experienced financial planning team directly.](#)

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OUR BRANCHES

Alliance	Daysland	Irma	Peace River	Vegreville
Camrose, City Centre	Edgerton	Killam	Pincher Creek	Viking
Camrose, West End	Falher	La Crete	Sedgewick	Wainwright
Castor	Hardisty	La Glace	Stettler	Wetaskiwin
Consort	Hughenden	Manning	Two Hills	

