





## YNCU is here to get you started on the right foot.

It's important for youth to build healthy financial habits early in life, and YNCU has financial products tailored specifically for youth and young adults.

We want you to start out ahead, before you have the chance to fall behind. You don't need a bank - you need a financial partner who puts your growth first. Someone who knows you and your family. Someone who is familiar with the realities of life in your neighbourhood. Someone who believes in *you*.

### Free Banking for Youth and Young Adults

Our Simply Starter Chequing Account offers FREE banking to youth 25 and under, and includes unlimited self-serve transactions, point-of-sale purchases, and Interac e-Transfers.

### Straightforward Savings

Streamlined accounts and flexible plans mean you get to choose the options that are right for you. Short-term, long-term, combination, tax-free – we're here to guide you in the right direction.

### Money Management & Budgeting

Life is full of distractions and temptations. We get that. So we offer helpful advice for budgeting your costs while enjoying your life, because we genuinely want to see you succeed (and have fun doing it).

## YNCU membership puts you first.

Becoming a YNCU member is a choice to keep your neighbourhood growing. It's about having a stake where you bank, which means having your say and sharing in the profits.

And while we can't make the cost of tuition stop rising, we *can* make your money start working, and try and help you get a head start. With unique youth options plus a worldwide network of Ding free® ATMs, we've got you covered from diapers to diplomas.



### Better Borrowing

With flexible repayment options, a Student Line of Credit can keep you one step ahead of the bills. You can even build credit with our Cash Back Mastercard® offering no annual fee, mobile device insurance, and cash rewards on all your purchases. Ask us how.



### Saving & Investments

Paying off debt is hard enough, let alone building up a savings account or investing in your future. We're here to help you do both, with money to spare so you can actually live your life. Starting today.



### Future-Proof Banking

Visiting a branch for some one-on-one time is never a bad idea, but we also have one of the best mobile banking apps in the country. Not to mention one of the largest Ding free® ATM networks in the world.



### Financial Guidance

Feeling overwhelmed or lost? Don't know what GIC, LOC, APR, or EFT mean? You can ask us anything, anytime. We offer real conversations using real words, with real people. We started out exactly where you are and look at us now – we're all part owners of a credit union!