

ALL THE SERVICES OF A BANK...
WITH BETTER SERVICE.

For more information and a full list of our services, visit etcu.com or call 1-877-337-8500

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OUR MISSION

To put our members first, in all things.

To provide a full range of contemporary financial services at competitive rates.

To share the benefits of our success with our members and their community.



WHAT IS ETCU FINANCIAL?



Originally the Etobicoke Teachers' Credit Union, ETCU Financial is a cooperative specifically created to meet the unique needs of education professionals. Wholly owned and operated by its members, ETCU provides all the financial services you'd expect from a bank – with one key difference. As a member/owner, you'll enjoy superior service and a share of the profits.

WHY BANK WITH ETCU FINANCIAL?

- **It works.** Credit Unions have a proven track record dating back to the 19th century.
- **We profit with you, not from you.** There's no select group of shareholders that profits more than anyone else. All Members profit – individually and collectively.
- **You have a voice.** You're more than an account number; every member is an owner with the right to be heard and the power to request new products and services.
- **We've been there.** Nobody appreciates your needs better than an organization created *by* education professionals for education professionals. Our Board of Directors are members themselves, democratically elected from within the membership.

AM I ELIGIBLE TO BECOME A MEMBER?

Membership in ETCU Financial is open to employees of any educational institution in Ontario. That includes teachers, administrative staff, custodians – and their families!

If you're eligible, joining is as simple as depositing \$50 into our "Capital Share" account. Once this is done, you become an owner and full member, entitled to complete range of financial products and services ETCU Financial offers.

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