

StepOne
is the best way
you can take care of your
money on your own,
right now.

STEP 1 ONE

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At every step in your life,
Prairie Centre Credit Union
will be there for you. For
today, this is StepOne.

Another
Way To
Get From
Here to
There



Prairie Centre
CREDIT UNION
(2006) LTD.®

To open your StepOne account,
drop in to any of our 11 branches.

Eatonia Beechy Elbow (ATM)
Loreburn Dinsmore Elrose Eston (ATM)
Harris Kyle (ATM) Outlook (ATM) Rosetown (ATM)



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Start strong

Prairie Centre Credit Union's StepOne account is the best choice for anyone under 22 years. That's you! **StepOne** has excellent features, and no monthly fee.

- Deposit money as often as you wish, through an ATM or at any branch.
- Interest is calculated daily, and deposited into your account once a month.
- Receive your own MemberCard® to use at Automated Teller Machines (ATMs), and for point-of-sale debit purchases.
- Receive 50 free monthly transactions, such as cash withdrawals or point-of-sale debit purchases.
- Do your banking in branch, at ATMs, online through MemberDirect® Internet banking, or by phone through Teleservice®.
- Receive access to our student loan program, when the need arises.
- NO MONTHLY FEE

Start early

Children can open their own account, or parents or grandparents can open one in their name.

Keep it going

With **StepOne**, you can go all the way to adulthood without ever paying a monthly fee. We want you to concentrate on school, not service charges!

Watch your money grow!

StepOne includes free MemberDirect® Internet banking, so you can monitor your money online at any time. Just go to www.pccu.ca, enter your MemberCard® number and your Personal Access Code (PAC), and see your latest transactions. You can check out how your money is doing every day, no charge.

Save for the things you want. Buy them when you're ready!

The SECRET to getting the most from your \$\$\$

Use the **Save, Spend, Give, Grow** formula every time you receive money.

Picture yourself standing in the middle of a room. Someone hands you twenty dollars. Divide that cash into four piles – say \$5, \$5, \$2, \$8.

- 1) **\$5** Push one pile into the **Saving** corner. This is for short-term savings, maybe to buy jeans, or an MP3 player.
- 2) **\$5** Push the next pile into your **Spending** corner. (When you're done this exercise you can grab that cash and go shopping.)
- 3) **\$2** Pile number three goes into the **Giving** corner. This can go to any charity or cause you believe in – give it now, or wait until the pile gets bigger.
- 4) **\$8** The last corner is the most exciting. This is your long-term savings. Keep your hands off, continue to add to it, and you'll be shocked how big that pile will **Grow**. You'll be thankful some day when you're buying that car, planning that trip, or making big future plans.

Of course, we're not really encouraging you to stash piles of money in the corners of your room...

Manage your money, "rent free," in your **StepOne** account.



STEP ONE