



SIMPLE, CONVENIENT AND HASSLE-FREE, WE HAVE SOLUTIONS THAT WORK FOR YOU.



## TOUGH TIMES

Being prepared and aware of your options can make getting through financially, as well as emotionally.

**Death** There are a number of decisions to be made by the survivors concerning the estate. We are here to help you.

**Divorce** Being unaware of the various financial difficulties can compound your stress during a divorce.

**Unemployment** There are many resources available to help you out financially and get you into a new position as quickly as possible.

**Personal Injuries** Getting injured can be a major blow to your income. There are programs to help you get by.

**Low Income — Just Getting By** Times are unpredictable and sometimes people fall into financial difficulty. Don't panic, there is assistance available.

**Long-Term Disability** Fortunately, there are things you can do in advance to minimize the financial setbacks.

## Did you know?

We offer personalized service and **Common Sense™** solutions that are easy to understand. EKC strives for exceptional quality, value and service, to give you the freedom and flexibility to manage your money and live your life the way you want.

**FREE MEMBERLINK® Telephone Banking and FREE MemberDirect® Online Banking**

## TOP 1 2 3 4 5 REASONS to join

**1 Together through life** At EKC we make sure you're ready for each stage of your life with products and services that help you achieve your goals. Anyone can join a credit union — 1 in 3 British Columbians already have!

**2 You're our bottom line** You own us, not the other way around. EKC leads other financial institutions by sharing profits with our members and our communities via patronage rewards, dividends, scholarships and donations.

**3 More local** EKC staff provide 100% of all approvals, including loans and mortgages. This flexibility allows unique products and services based on member needs — just ask any personal or business member. Any member can run to be part of our local Board of Directors.

**4 100% deposit protection** At EKC all depositors are 100% protected\* by the Credit Union Deposit Insurance Corporation of British Columbia.

**5 Excellent rates and low service charges** Enjoy earning patronage rewards on all your accounts. EKC's unique Community Bond has excellent rates with special redemption features. Loans and mortgages have competitive rates.

\*B.C. Credit Union Deposits are 100% guaranteed by the Credit Union Deposit Insurance Corporation of British Columbia.



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**Cranbrook**  
920 Baker Street  
Tel 250.426.6666  
Toll free 1.866.960.6666

**Elkford**  
Elkford Square  
Tel 250.865.4661  
Toll free 1.800.313.2201

**EKCCU.COM**

**Fernie**  
1601 – 9th Ave  
Tel 250.423.9222  
Toll free 1.866.423.9222

**Sparwood**  
124 Aspen Drive  
Tel 250.910.9222  
Toll free 1.855.222.5788



## PLANNING AND ADVICE



**Common Sense™ solutions**

- ▶ MAJOR PURCHASES
- ▶ RETIREMENT
- ▶ EDUCATION
- ▶ FAMILY
- ▶ TOUGH TIMES





*Together through life*

# Lifestages

At both EKC and EKC MoneyWorks, we provide the tools and information to help you achieve the bright financial future you've always dreamed of by supporting you in every stage of your life. Take control of your financial future — come in and talk with us.

## MAJOR PURCHASES

Over the course of your life, you can expect to make several major purchases. There are some standard guidelines you should follow when making any large purchase. EKC can help you with these life changing investments.

### Buying vs Renting Your Home

Whether or not to buy a home is a huge personal and financial decision. Let us help you with friendly advice.

### Buying Your Home

There's a lot to consider before making a decision on which home is right for you.

### Taking out a Mortgage

By looking at your current financial situation, we can help you determine the price range of homes available to you.

### Renovations

Fixing up your home? Whether it's a Sunday afternoon job or a complete summer renovation, we can lend a hand.

### Refinancing Your Mortgage

Need some cash, or just want to lower your monthly mortgage payments? Consider whether to refinance your home.



## RETIREMENT

### Planning for a Secure Retirement

It's never too early to start planning for retirement. Talk to us for **Common Sense™** solutions.

### Saving and Investing for Retirement

You've saved for your golden years, retired, now what do you do? Learn about RRIFs and reverse mortgages.

### Insurance During Retirement

It's just as important to have your assets protected when retired as it was when you were a full-time wage earner.

### Pension Maximization

Canadian wage earners over 18 are eligible to receive a pension from the federal government. Find out more at EKC.

## EDUCATION

At EKC, we know how important an education is — and how expensive school can be. From saving and investing for your education, to applying for loans to help cover the cost of tuition or other expenses, there are a number of financial options available to help students of all ages.

### Developing a Savings Program

It's never too early to start saving for your child's education, let us help you plan for education expenses.

### Selecting Investments

There are many different types of investments available for future education, for yourself or your children.

### Educational Borrowing

You're starting school, but you need a little extra money to get you through. There are several options available to you. Build a strong credit rating while still in school.

### Purchasing Rental Property During College

Buying a house may be the cheapest way to live while you attend school — roommates could be paying your mortgage while you accumulate the equity. Now that's smart.

### Student Bank Accounts

We're here to help you find the financial solutions you need while attending school and ease the stress of financial worries.

## FAMILY

Careful financial planning can make a big difference in the quality of all your lives. Whether you're looking at long-term investments or simply trying to balance your current budget, EKC wants to help you create the financial plans that will best help you and your family.

### Organizing Your Estate

Everyone should have an estate plan in place to ensure their financial matters are resolved quickly, and family and loved ones lose as little as possible to taxation.

### The Importance of a Will

The most important part of estate planning is ensuring that you have a valid, up-to-date will. If you die without a will, the government will distribute your estate in accordance with provincial law. Only a will can ensure your wishes are fulfilled.

The best and safest way to create a will is with an expert, as many do-it-yourself will packages can leave details open to legal interpretation. Your will should be updated periodically and in consultation with your professional advisor, especially as you acquire new assets, have a new child, or marry (if you marry, your existing will becomes invalid).

### How to Distribute Your Estate

Distributing your estate is more complicated than simply dividing things among heirs. You'll need to determine all of your assets, need to note which assets you own jointly, as well as who the beneficiaries are. You'll want to maximize the value of your assets and protect them as much as possible from taxation.

We understand that no one looks forward to planning their estate. We also know how important it is.