

# Who Is HMECU?



- HMECU is your financial institution that is designed to help Healthcare and Municipal Employees reach their financial goals
- Offering various services and products:
  - Loans/Mortgages/Lines of Credit
  - Chequing/Savings Accounts
  - Credit Cards
  - Investment Options
  - And More!
- Proven service and expertise in improving the financial lives of our members for over 85 year!
- We are 100% Member focused - not profit driven
- Experts in your Defined Pension Plan Benefits
- Your community supporter- investing and volunteering to strengthen our partnership



# How do You Benefit?

**As a new Member you are eligible for:**

- **No fee banking for one year – with our premium account**
- **6% variable rate on personal loans** \*\*some conditions apply
- No Fee banking options
- Over 500,000 surcharge free ATMs across Canada (the EXCHANGE Network)
- Non-commissioned financial planning and wealth management advice
- Payroll Savings program
- Convenient - HMECU office located inside St Joe's (Charlton)
- Remote services – Online banking, Deposit Anywhere, Online Brokerage



**For more information on Becoming a Member please click [here](#).**