

Public Service Credit Union (PSCU) established in 1937, is a full service financial institution with assets over \$67 million, shared by our 4300 members. PSCU is backed by the expertise and strength of our national and international system.

*PSCU, Focused on Your Best Interest.*



Tel: 709.579.8210  
Toll Free: 1.800.563.6755  
Fax: 709.579.3746

www.pscu.ca  
pscudadmin@pscud.ca

403 Empire Avenue,  
St. John's, NL A1E 1W6

Established in 1937

# 2024

## 12 Month Calendar

### January

S	M	T	W	T	F	S
31	1 Holiday Closing New Year's Day	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3

### February

S	M	T	W	T	F	S
28	29	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14 Valentine's Day	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29 RRSP Deadline	1	2

### March

S	M	T	W	T	F	S
25	26	27	28	29	1	2
3	4	5	6	7	8	9
10 Daylight Saving Time Starts	11	12	13	14	15	16
17 St. Patrick's Day	18 Holiday Closing St. Patrick's Day	19	20	21	22	23
24 Easter Sunday	25	26	27	28	29 Holiday Closing Good Friday	30

### April

S	M	T	W	T	F	S
30	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22 Holiday Closing St. George's Day	23	24	25	26	27
28	29	30	1	2	3	4

### May

S	M	T	W	T	F	S
28	29	30	1	2	3	4
5	6	7	8	9	10	11
12 Mother's Day	13	14	15	16	17	18
19	20 Holiday Closing Victoria Day	21	22	23	24	25
26	27	28	29	30	31	1

### June

S	M	T	W	T	F	S
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16 Father's Day	17	18	19	20	21	22
23 30	24 Holiday Closing June Holiday	25	26	27	28	29

### July

S	M	T	W	T	F	S
30	1 Holiday Closing Memorial Day	2	3	4	5	6
7	8	9	10	11	12	13
14	15 Holiday Closing Oranmgen's Day	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3

### August

S	M	T	W	T	F	S
28	29	30	31	1	2	3
4	5	6	7 Holiday Closing Regatta Day	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

### September

S	M	T	W	T	F	S
1	2 Holiday Closing Labour Day	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30 Holiday Closing National Day for Truth and Reconciliation	1	2	3	4	5

### October

S	M	T	W	T	F	S
29	30	1	2	3	4	5
6	7	8	9	10	11	12
13	14 Holiday Closing Thanksgiving	15	16	17 Credit Union Day	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2

### November

S	M	T	W	T	F	S
27	28	29	30	31	1	2
3 Daylight Saving Time Ends	4	5	6	7	8	9
10	11 Holiday Closing Remembrance Day	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

### December

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24 Christmas Eve	25 Holiday Closing Christmas Day	26 Holiday Closing Boxing Day	27	28
29	30	31 New Year's Eve	1	2	3	4

#### \$ Your Money

#### \$ Your Financing

#### \$ Your Future

#### \$ Your Business

Providing responsive and innovative financial services.

Automatic Funds Transfer (AFT)  
ATM (Exchange, Interac, Cirrus, AccuLink, Plus)  
Bank by Mail/Phone  
Bank Drafts  
Bill Payment  
Collateral Mortgages  
Commercial Mortgages  
Conventional Mortgages  
DealerPlan Financing  
Direct Deposit

Electronic Statements  
Fat Cat Accounts  
Financial Counselling  
First Home Savings Account (FHSA)  
High Interest Savings Account (HISA)  
ICU-Integrated Credit Union Services  
Home Equity Lines of Credit  
Interac  
Internet Banking  
Legal Witnessing

Line of Credit  
Loans  
Loan Insurance  
Loan Insurance  
Mobile Banking  
Money Orders  
Mortgage Insurance  
Overdraft Protection  
Payroll Deduction  
Registered Education Savings Plans (RESP)  
Registered Retirement Income Funds (RIFF)

Registered Retirement Savings Plan (RRSP)  
Special Payroll Deposits (SPD)  
Safety Deposit Boxes  
TeleService  
TelPay  
Tax Free Saving Account (TFSA)  
Term Deposits  
Travel Insurance  
Your Chequing 15 Package  
Your Chequing 40 Package

Your Chequing Unlimited  
Your Electronic Chequing  
Your USS Chequing  
Your Chequing Senior  
Your Savings  
Youth Chequing and Savings