

Your items are protected from being lost or misplaced.

If you are the type to misplace papers and other items, you might benefit from using a safe deposit box instead of trying to keep things organized at home.

If you rent the box only in your name, you or the agent you designate are the only ones who can have access to the locked box. A safe-deposit box rented jointly with a spouse, child or friend means those people also have access. Experts say it is wise to have a designated power of attorney to handle your financial affairs — including an agent who would have access to your box — in case you are unable because you are disabled or traveling, among other reasons.

If you have any questions about a safe deposit box please do not hesitate to contact any of the branches.

Churchbridge & Langenburg Branches

Small, medium & Large Boxes

Small	\$40.00
Medium	\$50.00
Large	\$90.00

Discounts available on certain packages.



Safety Deposit Boxes

Toll Free 1-877-890-2797

Text 1-306-400-5718

Email: info@churchbridgecu.ca

www.churchbridgecu.ca

1-877-890-2797

Safe Deposit Box Information

What do people store in a safe deposit box? Virtually anything that would be expensive, valuable and difficult or impossible to replace.

Items that could be stored in a safe deposit box include:

Important Papers

Safeguard originals of your insurance policies; family records such as birth, marriage, divorce, and death certificates; original deeds, titles, wills, mortgages, leases, and other contracts; stocks, bonds, and certificates.

Proof of Home Contents

Make a record of your household and office contents for insurance purposes (in case of theft or damage).

Negatives or Photos

Protect your photo collection; in the event of a fire or other disaster, losing a lifetime of photos can be a devastating loss. Most homeowner's policies will pay replacement costs but can't replace photos. Filmed inventories of homes can help in settling insurance claims.

Collectibles

Keep jewels, medals, rare stamps, and other valuables in your box.

No firearms or explosive devices are permitted.

There are some items that you want to be safe, but readily available. Therefore, they should **not** be kept in a safe deposit box. Originals of power of attorney, passports, medical care wishes, and funeral instructions are just a few examples. Consider making copies for you to store and give the originals to your attorney, close friend or relative.

The boxes come in a variety of sizes; small, medium and large safe deposit boxes are available at the Churchbridge and Langenburg Branches . The rental fee for these boxes range from \$40.00 to \$90.00, with discounts available depending on the account type you have. Rental fees are charged annually.

Keep in mind that the contents aren't insured by the Churchbridge Credit Union. If you want insurance for the items in your safe deposit box, you will likely need a special rider on your homeowner's policy

Also, be aware that access to a safe deposit box is limited to the Credit Union branch hours. So items that you use a lot, or want access quickly should be safely kept elsewhere.

Reasons to Use a Safe Deposit Box

Your items are protected from fire, flood or other natural disasters at home.

Natural disasters can destroy much more than the house itself. They destroy memories like photographs, jewelries, birth certificates, and other important records.

It's a cost-effective way to keep valuables private and safe.

Only you know what's inside your safe deposit box.

Your items are protected from theft at home.

Your valuables cannot be stolen from your home if they are not there. A safe deposit box is a great way to give you that extra peace of mind — just in case your home is ever burglarized.

Opt for a credit union safe over a home safe. While home safes can be had for as little as \$99, they're much easier for thieves to crack. Most home safes weight less than 100 lbs., so it's not that difficult for thieves to walk off with your safe — and your valuables. That's not going to happen with a credit union safe, which is both heavily guarded and securely constructed.