



Transition of United Credit Union Members to DUCA Credit Union

Product Mapping Chart

On July 31, 2024, your United accounts will automatically transition to comparable DUCA products. This chart shows each United account alongside the corresponding DUCA product that it will transition to.

For more details about what is included in your new DUCA account, view our [Personal](#) and [Business](#) account fees schedule and our [everyday banking page](#).

If you find that the new product does not meet your expectations, or if you are dissatisfied for any reason, please contact your local United branch prior to July 31, 2024, to discuss options. After August 1, 2024, please contact DUCA's Member Connect team by calling 1-866-900-3822 or visiting any DUCA branch. We would be more than happy to discuss your options and ensure that you are moved to an account type that is most appropriate and favorable for you.

Savings & Chequing Products

United Product Name	DUCA Product Name
Plan 24	Earn More Savings Account
Premium Savings Account	Personal - Earn More Park Acc
Payroll Deduction	Personal - Earn More Park Acc
Insured Savings	Daylight No Fee Savings
Tax	Property Tax Account
Membership Share	Membership Share
Personal Chequing Account	Age < 60: Daylight No Fee Chequing Age > 60: Feel Free Chequing
Business Chequing Account	Start Me Up Account CK

Tax Free Savings Accounts (TFSA)

United Product Name	DUCA Product Name
Tax Free	TFSA Earn More Savings
TFSA	TFSA Earn More Savings
TFSA Variable	TFSA Earn More Savings



TFSA Index Linked (3 Years)	TFSA 3 Year Grow Canada MLGIC
TFSA Index Linked (5 Years)	TFSA 5 Year Grow Canada MLGIC
TFSA Fixed (60-179 days)	TFSA 60 Day Non-Redeemable
TFSA Fixed (180-364 days)	TFSA 180 Day Non-Redeemable
TFSA Fixed (365-547 days)	TFSA 1 Year Non-Redeemable
TFSA Fixed (548-729 days)	TFSA 18 Months Non-Redeemable
TFSA Fixed (730-1094 days)	TFSA 2 Year Non-Redeemable
TFSA Fixed (1095-1460 days)	TFSA 3 Year Non-Redeemable
TFSA Fixed (1461-1825 days)	TFSA 4 Year Non-Redeemable
TFSA Fixed (1826-2555 days)	TFSA 5 Year Non-Redeemable
TFSA Fixed (2556-3651 days)	TFSA 7 Year Non-Redeemable

Registered Retirement Income Fund (RRIF)

United Product Name	DUCA Product Name
RRIF - Variable rate	RRIF Earn More Savings
RRIF - Fixed (60-179 days)	RRIF 60 Day TD
RRIF - Fixed (180-364 days)	RRIF 180 Day TD
RRIF - Fixed (365-547 days)	RRIF 1 Year TD
RRIF - Fixed (548-729 days)	RRIF 18 Months TD
RRIF - Fixed (730-1094 days)	RRIF 2 Year TD
RRIF - Fixed (1095-1460 days)	RRIF 3 Year TD
RRIF - Fixed (1461-1825 days)	RRIF 4 Year TD
RRIF - Fixed (1826-2555 days)	RRIF 5 Year TD
RRIF - Fixed (2556-3651 days)	RRIF 7 Year TD



Registered Retirement Savings Plan (RRSP)

United Product Name	DUCA Product Name
Variable RRSP	RRSP Earn More Savings
RRSP - Fixed (60-179 days)	RRSP 60 Day TD
RRSP - Fixed (180-364 days)	RRSP 180 Day TD
RRSP - Fixed (365-547 days)	RRSP 1 Year TD
RRSP - Fixed (548-729 days)	RRSP 18 Months TD
RRSP - Fixed (730-1094 days)	RRSP 2 Year TD
RRSP - Fixed (1095-1460 days)	RRSP 3 Year TD
RRSP - Fixed (1461-1825 days)	RRSP 4 Year TD
RRSP - Fixed (1826-2555 days)	RRSP 5 Year TD
RRSP - Fixed (2556-3651 days)	RRSP 7 Year TD
Locked In RRSP (365-547 days)	LIRA LRSP 1 Year TD
Locked In RRSP (548-729 days)	LIRA LRSP 18 Month TD
Locked In RRSP (730-1094 days)	LIRA LRSP 2 Year TD
Locked In RRSP (1095-1460 days)	LIRA LRSP 3 Year TD
Locked In RRSP (1461-1825 days)	LIRA LRSP 4 Year TD
Locked In RRSP (1826-2555 days)	LIRA LRSP 5 Year TD
180 Day SP RRSP	RRSP 180 Day TD
RRSP - Index Linked (3 Years)	RRSP 3 Year Grow Canada MLGIC
RRSP - Index Linked (5 Years)	RRSP 5 Year Grow Canada MLGIC



Non-Registered Term Deposits

United Product Name	DUCA Product Name
Redeemable Term Deposit (89-92 days)	90 Days Cashable TD
Redeemable Term Deposit (180-364 days)	180 Days Redeemable TD
Redeemable Term Deposit (365-729 days)	1 Year Redeemable TD
Redeemable Term Deposit (730-1094 days)	2 Year Redeemable TD
Redeemable Term Deposit (1095-1460 days)	3 Year Redeemable TD
Redeemable Term Deposit (1461-1825 days)	4 Year Redeemable TD
Redeemable Term Deposit (1826-2555 days)	5 Year Redeemable TD
Redeemable Term Deposit (2556-3651 days)	7 Year Redeemable TD
Index Linked Term Deposit (3 years)	3 Year Grow Canada MLGIC
Index Linked Term Deposit (5 years)	5 Year Grow Canada MLGIC
Long Term Deposit 1 Year	1 Year Non-Redeemable TD
Long Term Deposit 2 Years	2 Year Non-Redeemable TD
Long Term Deposit 3 Years	3 Year Non-Redeemable TD
Long Term Deposit 4 Years	4 Year Non-Redeemable TD
Long Term Deposit 5 Years	5 Year Non-Redeemable TD
Short-term deposit (30-59) days	30 Days Non-Redeemable TD
Short-term deposit (60-89) days	60 Days Non-Redeemable TD
Short-term deposit (90-179) days	90 Days Non-Redeemable TD
Short-term deposit (180-269) days	180 Days Non-Redeemable TD
Short-term deposit (270-364) days	180 Days Non-Redeemable TD



Credit Products

United Product Name	DUCA Product Name
Personal Loan	Variable Rate Loan
Personal Line of Credit	Unsecured Credit Line
Business Line of Credit	Small Business LOC
Conventional First Mortgage	1st Mtg Fixed CL
Conventional Second Mortgage	2nd Mtg Fixed CL
Home Equity Line of Credit	HELOC
Insured Mortgage (CMHC)	1st Mtg Fixed CL
Commercial Mortgage	COM Fixed Closed Mtg