



Terms and Conditions: Synergy Credit Union 18-Month Term Deposit Promotion

Limited Time Offer. This promotional term deposit offer is available for a limited duration and may be withdrawn or amended at the discretion of Synergy Credit Union without prior notice.

Product Description. The product is a non-redeemable fixed-term deposit with a duration of eighteen (18) months. It is available for both registered and non-registered account types.

Eligibility. This offer is available to individuals who are members of Synergy Credit Union and who satisfy all account opening requirements as prescribed by the institution.

Deposit Requirements. The minimum deposit amount required to participate in this promotion is five hundred Canadian dollars (CAD \$500). The maximum allowable deposit is one million Canadian dollars (CAD \$1,000,000). All deposits must be made in Canadian currency. Individuals seeking to deposit amounts exceeding CAD \$1,000,000 must contact Synergy Credit Union directly to determine eligibility and terms.

Interest Rate. The applicable interest rate for this term deposit is fixed at 3.10% per annum for the duration of the eighteen(18) month term.

Interest Payment. Interest shall be calculated daily and shall be payable in full upon maturity of the term deposit. No interest shall accrue or be payable in the event of early withdrawal, which is strictly prohibited under the terms of this promotion.

Renewal Options. Upon maturity, the Term Deposit shall automatically renew at the prevailing posted interest rate applicable to a twelve (12) month non-redeemable term deposit, unless otherwise instructed by the Member. The Credit Union shall endeavor to contact the Member prior to the maturity date to discuss available options for renewal or reinvestment. Notwithstanding the foregoing, it remains the Member's responsibility to provide renewal instructions in a timely manner.

Guarantee and Conditions. All deposits are fully guaranteed by the Credit Union Deposit Guarantee Corporation of Saskatchewan. This promotional offer may not be combined with any other offer and is subject to change or cancellation without notice.

Limitations. Each Member may be eligible to participate in the Offer, subject to the discretion of the Credit Union. The maximum aggregate deposit permitted under this Offer shall be one million Canadian dollars (CAD \$1,000,000) per Member for each of registered and non-registered accounts. The Credit Union reserves the right to limit the total volume of deposits accepted pursuant to this Offer.

Additional Information. This term deposit is non-redeemable prior to maturity. For registered accounts such as RRSPs and TFSAs, contribution limits as defined by the Canada Revenue Agency (CRA) shall apply.

Contact. For further information or to initiate a term deposit under this promotion, please visit a Synergy Credit Union branch or refer to the official website at www.synergycu.ca.