

The Teachers Plus Credit Union \$600 Cash and Points Bonus Bundle Offer (the “Offer”) is available between June 1, 2024 and August 31, 2024 (the “Offer Period”) or until a maximum of 30 eligible individual memberships have been opened or converted.

Subject to the conditions below, eligible members can earn \$350 when they open a new Your Unlimited Chequing account or Your Electronic Chequing account (an “Eligible Chequing Account”) and complete certain qualifying transactions and an additional \$50 bonus when they open a new eligible Registered Retirement Savings Plan, Tax-Free Savings Account or non-registered account (each an “Eligible Investment Account”) with Teachers Plus Credit Union and complete certain qualifying transactions.

Teachers Plus Credit Union RRIF’s, locked-in income plans, RESP’s, and FHSA’s are not eligible for the Offer.

#### Everyday Account Package Bonus:

To qualify for the \$350 cash bonus (the “Package Bonus”), you must:

1. Open a new Eligible Chequing Account or switch your current account package to an Eligible Chequing Account during the Offer Period; and
2. Complete two (2) of the following activities in your Eligible Chequing Account within 60 days of the Eligible Chequing Account opening or switch:
  - Set up and clear at least one eligible automated and recurring direct deposit, such as payroll, which will recur monthly for a minimum of six (6) consecutive months, and
  - Set up and clear a minimum of two (2) separate eligible recurring pre-authorized transactions with a minimum value of at least \$50 per transaction which will each recur monthly for a minimum of six (6) consecutive months, or
  - Make at least one (1) eligible online bill payment of at least \$50 through the Teachers Plus Credit Union Online Banking or the Teachers Plus Credit Union app.

Notwithstanding a transaction may be included in these transaction descriptions, certain exclusions may still apply and Teachers Plus Credit Union reserves the right to modify these transaction descriptions and to determine whether a specific direct deposit, pre-authorized transaction or bill payment is eligible for the Package Bonus. Fund transfers initiated to other Teachers Plus Credit Union accounts (one time or recurring), to chequing or savings accounts held at other financial institutions, or to payment processing firms, are not eligible for the Package Bonus.

#### Investment Account Bundle Bonus:

To qualify for the Investment Account \$50 cash bonus (the “Bundle Bonus”), you must meet the conditions for the \$350 Package Bonus, and complete any one (1) of the following activities in your Eligible Investment Account within 60 days:

- Set up and clear a recurring pre-authorized contribution (PAC) from any Teachers Plus Credit Union personal bank account of at least \$50 total per month into your Eligible Investment Account, which must recur monthly for a minimum of six (6) consecutive months, or

- Contribute or transfer in a minimum qualifying Investment amount of \$5,000 into your Eligible Investment Account and maintain that minimum qualifying investment amount for a minimum of six (6) consecutive months.

#### Collabria MasterCard® Point Bonus

To qualify for the Collabria MasterCard® 10,000 point bonus (the “Point Bonus”), you must meet the conditions for the \$350 Package Bonus, and be approved for, activate and transact on a new Collabria MasterCard® within 6 months of opening the new account.

The Centra Gold MasterCard® and the US Dollar MasterCard® and all Business Visa® products do not qualify for the Point Bonus. Approved secured Mastercard’s do not qualify for the Point Bonus.

#### Member Referral Program Bonus Offer

To qualify for the member referral program bonus (the “Referral Bonus”), a member must open or convert an Eligible Chequing Account and refer a new member to Teachers Plus Credit Union. The new member must acknowledge who referred them to Teachers Plus Credit Union, open a membership and have it remain open for at least six (6) months. The value of the Referral Bonus will be dependent on the dollar amount of the new business that the new member brings to the credit union as follows:

\$10.00 - \$15,000.00 = \$25.00 Referral Bonus

\$15,001.00 - \$30,000.00 = \$50.00 Referral Bonus

\$30,001.00 - \$50,000.00 = \$75.00 Referral Bonus

\$50,001.00 or greater = \$100.00 Referral Bonus

To be eligible for the Referral Bonus, the qualifying member must not be a joint member of, have power of attorney on, or have a trust relationship with, the new membership.

#### Eligibility and Exclusions:

Employees and directors of Teachers Plus Credit Union are not eligible for these Offers.

Your Unlimited Chequing and Your Electronic Chequing account packages that currently benefit from other special offers or discounts do not qualify for the Package Bonus, Bundle Bonus or Point Bonus.

The Teachers Plus Credit Union \$600 Offer (the “Offer”) is available between June 1, 2024 and August 31, 2024 (the “Offer Period”) or until a maximum number of thirty (30) qualifying new accounts have been opened. The Offer is open to individuals who open new eligible accounts or switch existing Teachers Plus Credit Union accounts to an eligible account.

Account applications will be processed both in branch and through digital banking and will be processed in a first come, first serve manner. Notwithstanding these conditions, Teachers Plus Credit Union reserves the right to modify this Offer at any time and determine the applicability of an application for this Offer.

This Offer may be changed, cancelled or extended at any time without notice and cannot be combined with any other offers.

## General Terms:

Provided all Package Bonus conditions outlined above have been met, the \$350 Package Bonus will be deposited to the Eligible Chequing Account within approximately nine (9) months from Account open date. Provided all the Bundle Bonus conditions outlined above have been met, the additional \$50 Bundle Bonus will be deposited to your Eligible Chequing Account within approximately twelve (12) months from the required transaction on your Eligible Investment Account. The Points Bonus will be paid within nine (9) months of becoming eligible for the Bonus. The Referral Bonus will be paid within nine (9) months of the opening of the new membership. You have 24 months from the date you believe you have fulfilled the Offer conditions to notify us if you have not received the applicable cash bonus so that we may confirm your eligibility.

For either cash bonus to be fulfilled, the Eligible Chequing Account, the Eligible Investment Account, the Collabria MasterCard® and the referred membership as applicable, must be open and in good standing until the time of payout of the cash bonus. The Eligible Chequing Account is not in "good standing" if any of the following conditions are not met: (i) it has a negative balance exceeding the authorized overdraft limit, (ii) it has been in continuous overdraft for a period of three (3) consecutive months, or (iii) the Account holder is in breach of the Account agreement with Teachers Plus Credit Union. For purposes of this Offer, an Eligible Investment Account is not in 'good standing' if the account holder is in breach of the Eligible Investment Account agreement.

Members are responsible to confirm their contribution limits noted on their most current Notice of Assessment issued by the Canada Revenue Agency prior to making any contribution to their Eligible Investment Account(s). Teachers Plus Credit Union is not responsible for any contribution over a member's limit in connection with this Offer. For a spousal RRSP, the Bundle Bonus will be paid into the Eligible Chequing Account opened by the contributor.

This Offer is non-transferable and may not be duplicated. Limit of one (1) Package Bonus, one (1) Bundle Bonus and one (1) Points Bonus per member, regardless of the number of Eligible Chequing Accounts, Eligible Investment Accounts opened. If multiple Eligible Chequing Accounts, Eligible Investment Accounts or eligible Collabria Mastercard's® are opened, only the first Eligible Chequing Account first Collabria MasterCard® or first Eligible Investment Account opened, as applicable, will qualify for the respective Package Bonus, Points Bonus or Bundle Bonus. For joint accounts, only one (1) \$350 Package Bonus, one (1) \$50 Bundle Bonus and one (1) Points Bonus, as applicable, will be applied to the primary account holder's Eligible Chequing Account. All rates, fees, features and benefits are subject to change.