

**MAINSTREET CREDIT UNION LIMITED**  
**2024 NEW MEMBER ACQUISITION, GOAL PLANNING SESSION, AND INVESTMENT TRANSFER CASH**  
**BACK OFFER TERMS AND CONDITIONS**

**Version date: January 2, 2024**

The 2024 New Member Acquisition, Goal Planning Session, and Investment Transfer Cash Back Offer is referred to in these Terms and Conditions as the “**Investment Season Member Promotion**”.

The Investment Season Member Promotion is offered by Mainstreet Credit Union Limited (“**Mainstreet**”).

By participating in the Investment Season Member Promotion, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions.

**Investment Season Member Promotion**

The Investment Season Member Promotion consists of three offers available when you open a new personal membership with Mainstreet and (i) open a Chequing account, (a “**New Account**”) and (ii) open and contribute to one or more investment accounts (“**Investments**”) offered by Mainstreet and/or Credential Asset Management Inc. (CAM) and Credential Securities (CS) advisors.

To qualify, you must meet the eligibility requirements and qualifying criteria set out below for each particular offer:

- a one-time \$50 cash bonus for opening a new personal membership and a New Account (the “**Join Us Offer**”); and
- a one-time \$50 cash bonus for opening and contributing to an Investment Account (the “**Join Us Offer**”); and
- a one-time \$25 gift card bonus for meeting with a Wealth Advisor with Credential Asset Management or Credential Securities to review your financial goals (the “**Goals Planning Session Offer**”); and
- a one-time Investment Bonus for investing from your chequing/savings account, or transferring funds from another Financial Institution to a Mainstreet and/or a CAM or a CS Account (the “**Investment Bonus offer**”).

(collectively, the “**Offers**”)

The Investment Season Member Promotion runs from January 2, 2024 at 12:01 AM EST to March 31, 2024 at 11:59 PM EST, unless terminated at an earlier date by Mainstreet (the “**Promotion Period**”).

**Join Us Offers**

To receive the Join Us Offers, you must meet all of the Join Us Offer Eligibility Requirements set out below.

Must be opening a new membership (never been a prior Mainstreet member) and complete one of the following actions:

- Open a chequing or savings account and either deposit a minimum of \$100 in the account (in addition to their membership shares), or set-up a re-occurring pre-authorized debit or credit on their account.
- Apply and be approved for a Mainstreet mortgage that is a minimum of \$50,000 or more (and 2 years or greater in term length)
- Start a new investing relationship at Mainstreet or CAM or CS of greater than \$5,000 in new investments or amount being ported from another investment provider.

To qualify for each reward type, the service/product must be opened by the new member and free of any restrictions within 30 days of their membership start date.

Must be at least 13 years of age to open an account with Mainstreet.

For joint accounts, only the primary account holder will receive the reward.

There is no limit to the amount of referral incentives a Mainstreet member can achieve, and the program is on-going with no expiry date.

Mainstreet Credit Union employees, board members, and volunteers, are excluded from the new member incentive.

### **Goals Planning Session Offer**

To receive the Goals Planning Session Offer, you satisfy the following criteria:

1. You must be the age of majority, and you must be a resident of Ontario
2. To receive the Goals Planning Session Offer, you must meet in person or virtually with one of CAM or CS Wealth Advisors to do a comprehensive review of your financial goals and develop an investment plan to achieve those goals.

### **Investment Bonus Offer**

To be eligible for the Investment Bonus Offer, you must satisfy the following criteria:

1. You must be the age of majority, and you must be a resident of Ontario
2. You must qualify for the Goals Planning Session Offer
3. You must deposit funds\* to a Mainstreet and/or CAM and/or CS Investment Account prior to the end of the Promotion Period. \*see qualification matrix below for source and Investment Account qualification criteria.
4. There may be tax implications associated with the cash award. Members may wish to consult with their personal/corporate tax advisor for more information. For registered plans, the cash award is paid directly to the plan
5. For members of the same household who open New Accounts that include one or more joint accounts, a single Initial Transfer Award will be (a) calculated based on the sum total of Qualifying Assets deposited into the New Accounts and (b) paid into the New Investment Accounts in proportion to the value of the Qualifying Assets deposited into the New Investment Accounts shown below.

Investment Amount	Cash Back/Bonus
\$5000- \$24,999	\$100
\$25,000- \$99,999	\$200
\$100,000- \$249,999	\$300

\$250,000 – 299,999	\$400
300,000+	\$600

6. The cash award will be paid in CAD to eligible new account(s) by May 1, 2024.
7. Limited time offer. This offer may be changed, extended, or withdrawn at any time without notice

\*

Origination of Funds	Investment Account		
	Mainstreet Chequing/Savings	Mainstreet Term Deposit	Credential Asset Management or Credential Securities
<b>Mainstreet Chequing/Savings</b>	Does Not Qualify	Does Not Qualify	Qualifies
<b>Mainstreet Term Deposit</b>	Does Not Qualify	Does Not Qualify	Does Not Qualify
<b>Other Financial Institution</b>	Does Not Qualify	Qualifies	Qualifies

*Mainstreet is not obligated to open a membership or New Account for you. If, in its discretion, Mainstreet does not open a membership or New Account for you, you will not be eligible for the Offers.*

*Mutual funds are offered through Credential Asset Management Inc. Mutual funds and other securities are offered through Credential Securities, a division of Credential Qtrade Securities Inc. Credential Securities is a registered mark owned by Aviso Wealth Inc. Unless otherwise stated, mutual funds, other securities and cash balances are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer that insures deposits in credit unions.*