

Healthcare & Municipal Employees' Credit Union ("HMECU") Elite GIC 9-Month Term & 1% Cash Back Bonus (the "Elite GIC Campaign")

Official Terms and Conditions

1. Duration:

The Elite GIC Campaign commences on November 3, 2025, at 12:01 AM and ends on December 7, 2025, at 11:59 PM (the "**Campaign Period**").

2. Eligibility & Deposits:

The Elite GIC Campaign is available to current HMECU members in good standing ("**Members**") who invest in any of the following eligible products (the "**Eligible Products**") with a term of nine (9) month Elite GIC: (i) HMECU non-redeemable GICs; (ii) HMECU non-redeemable tax-free savings account GIC; (iii) HMECU registered retirement savings plan GIC; and (iv) HMECU registered retirement income fund GIC. The investment by the Member in any of the Eligible Products (the "**Investment**") must be completed using monies transferred or deposited to HMECU during the Campaign Period and by utilizing funds which are not invested in an existing HMECU account or product by the Member ("**New Funds**").

The minimum deposit of New Funds is ONE THOUSAND DOLLARS (\$1,000.00). Additional deposits may be made according to HMECU's standard policies.

3. Interest Rate & Term:

The interest rate is fixed at **3.50%** for nine (9) months and guaranteed for the full term. Current rates are posted at <https://www.hmecu.com/rates>. HMECU may change rates for future GICs at any time.

4. Access to Funds:

The Elite GIC is non-redeemable during the nine (9) month term. No withdrawals are permitted until maturity.

5. Maturity & Renewal:

At maturity, funds automatically roll over into the next available Elite GIC Special unless withdrawn. Renewals occur at the posted rate for the new term. Members will be notified prior to rollover.

6. Further Eligibility for 1% Cash Back Bonus:

Members who deposit TWENTY-FIVE THOUSAND DOLLARS (\$25,000.00) or more in New Funds into one of the Eligible Products during the Campaign Period will receive a 1% cash back bonus, credited to their HMECU chequing account within five (5) business days after purchase (the "**Cash Back Bonus**").

For members who prefer a longer investment term, deposits of TWENTY-FIVE THOUSAND DOLLARS (\$25,000.00) or more in New Funds into any non-redeemable GIC with a term between one (1) and five (5) years will also qualify for the Cash Back Bonus.

Exception: HMECU employees and directors are not eligible to enter the Cash Back Bonus, though their family who are Members may participate. Family is defined as spouse, parents, siblings, children and grandparents.

7. Tax & Fees:

Interest earned may be subject to tax. Members should consult a tax advisor. No monthly maintenance fees apply to the Elite GIC during the nine (9) month term.

8. General Terms:

By participating in the Elite GIC Campaign, you agree to these terms and any additional terms provided by HMECU at account opening or in future updates. Terms may change at any time. HMECU reserves the right to terminate or modify the Elite GIC Campaign or these terms at its sole discretion.

9. Marketing & Privacy:

By participating, entrants consent to the use of their contact information for future marketing. Opt-out is available at any time via info@hmecu.com. Information is confidential and will not be shared with third parties.

The Elite GIC Campaign is subject to all applicable federal, provincial, and municipal laws and regulations, including Canadian contest, privacy, and anti-spam laws.