

**Healthcare & Municipal Employees' Credit Union ("HMECU") Registered Retirement Savings  
Plan & 1% Cash Back Bonus (the "Grow What Matters Campaign")**

**Official Terms and Conditions**

**1. Duration:**

The Grow What Matters Campaign commences on January 12, 2026, at 12:01 AM and ends on March 2, 2026, at 11:59 PM (the "**Campaign Period**").

**2. Eligibility & Deposits:**

The Grow What Matters Campaign is available to current HMECU members in good standing ("**Members**") who invest in any of the following eligible registered retirement savings plan products (the "**Eligible Products**") with a minimum term of twelve (12) months: (i) HMECU non-redeemable registered retirement savings plan GIC (1- 5 year term), (ii) Five (5)-year Rate Riser RSP GIC, (iii) Elite RSP GIC eighteen (18)-month term. The investment by the Member in the Eligible Product (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:**

Current rates are posted at <https://www.hmecu.com/rates>. HMECU may change rates for future GICs at any time.

**4. Access to Funds:**

No withdrawals are permitted until maturity.

**5. Maturity & Renewal:**

At maturity, funds automatically roll over into the next available RSP term unless withdrawn.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 an Eligible RSP Product during the Campaign Period will receive a 1% cash back bonus, credited to their HMECU bank account within five (5) business days

after purchase (the “**Cash Back Bonus**”). The maximum eligible Cash Back Bonus is \$5,000 per member.

**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 Registered Retirement Savings Plans.

**8. General Terms:**

By participating in the Grow What Matters 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 Grow What Matters 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](mailto:info@hmecu.com). Information is confidential and will not be shared with third parties.

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