

MAINSTREET CREDIT UNION LIMITED
2024-2025 NEW MEMBER ACQUISITION, GOAL PLANNING SESSION, AND INVESTMENT TRANSFER
CASH BACK OFFER TERMS AND CONDITIONS

Version date: November 8, 2024

The 2024-2025 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 Aviso Wealth 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 the member you referred opening and contributing to an Investment Account (the **“Refer a Friend Offer”**); and
- a one-time \$25 gift card bonus for meeting with a Mainstreet/Aviso Wealth Advisor to review your financial goals (the **“Goals Planning Session & Pre-Authorized Contributions (PAC) 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 an Aviso Wealth Account (the **“Investment Bonus offer”**).

(collectively, the **“Offers”**)

The Investment Season Member Promotion runs from November 18, 2024 at 12:01 AM EST to February 28, 2025 at 11:59 PM EST, unless terminated at an earlier date by Mainstreet (the **“Promotion Period”**).

Refer a Friend Offers

To receive the Refer a Friend Offers, you must meet all of the Refer a Friend Offer Eligibility Requirements set out below.

This referral program is open to existing Mainstreet members who refer a new member to Mainstreet Credit Union.

They 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)
- Apply and get approved for a loan of greater than \$5,000
- Start a new investing relationship at Mainstreet or Aviso Wealth of greater than \$5,000 in new investments or amount being ported from another investment provider.

For the referrer and referee 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.

The new member (referee) must provide the name and contact info of the member who referred them when booking the appointment and/or during the new member account opening appointment.

The person being referred must never have had a Mainstreet Credit Union account or membership at any time previously to receive the incentive.

Both referrer and referee must be at least 13 years of age to participate.

For joint accounts, only the primary account holder will receive the reward and the person who referred.

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 referral portion of this offer however the referee can receive the referral offers if not an immediate family member.

This program does not apply to brokers and new members coming to Mainstreet through a broker referral.

This offer is not applicable to individuals referring or joining for a community & non-profit account.

Goals Planning Session & Pre-Authorized Contributions (PAC) Offer

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

- You must be the age of majority, and you must be a resident of Ontario
- Individuals must meet with a Mainstreet/Aviso Wealth Advisor to create a new financial goals plan either in person, online or via telephone
- Plan must be presented to member prior to March 1, 2025
- Open an investment account and initiate a PAC of \$25/month or more, or a lump sum of \$300 or more, to receive a \$25 gift card

This offer is open to the public, including new and existing Mainstreet Credit Union Members

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 or be reviewing a current financial plan

3. This offer is applicable to new funds to Mainstreet Credit Union or Aviso Wealth only
4. This offer is not transferrable
5. Transfer documentation must be signed and funds* deposited to a Mainstreet and/or Aviso Wealth Investment Account prior to the end of the Promotion Period. *See qualification matrix below for source and Investment Account qualification criteria.
6. 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
7. 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	With Refer a Friend
\$5000- \$24,999	\$100	\$150
\$25,000- \$99,999	\$200	\$250
\$100,000- \$249,999	\$300	\$350
\$250,000 – 299,999	\$400	\$450
300,000+	\$600	\$650

8. The cash award will be paid in CAD to eligible new account(s) upon receipt of funds
9. Limited time offer. This offer may be changed, extended, or withdrawn at any time without notice

Mainstreet Credit Union will cover transfer fees of up to \$100 per account to cover the cost of transferring investments to Mainstreet Credit Union from another Financial Institution. To be eligible, a statement must be provided clearly stating the transfer fee charged. Funds are to be reimbursed into the account that was transferred to Mainstreet. Reimbursement amount is on a per account basis. Members may transfer in multiple accounts.

This offer is open to the public, including new and existing Mainstreet Credit Union Members. Mainstreet Credit Union employees are eligible for this offer.

**Qualification Matrix*

Origination of Funds	Investment Account		
	Mainstreet Chequing/Savings	Mainstreet Term Deposit	Aviso Wealth
Mainstreet Chequing/Savings	Does Not Qualify	Does Not Qualify	Qualifies
Mainstreet Term Deposit	Does Not Qualify	Does Not Qualify	Does Not Qualify
Other Financial Institution	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 and other securities are offered through Aviso Wealth, a division of Aviso Financial Inc.

Unless otherwise stated, mutual funds and other securities are not insured nor guaranteed, their values change frequently and past performance may not be repeated. 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.