



## TCU Financial Group Preapproved Loans Terms & Conditions

*Effective: April 21 to June 17, 2026*

This document highlights the details by which members of TCU Financial Group may accept a preapproved loan offering.

### **Overview**

1. The Preapproved Loan Offering, referred hereon as "The Offering," commences on April 21, 2026, and concludes on June 17, 2026, marking the duration of the promotion period. This offering exclusively applies to preapproved unsecured personal loans extended to targeted Members who have received communication expressing the preapproved offering.

### **Offering Overview**

2. Eligible Members will receive customized offerings outlining two options for interest rates:
  - i) Insured promotional interest rate: This option provides an unsecured personal loan with a reduced interest rate, contingent upon enrolling in creditor protection through CUMIS.
    - (1) To secure the promotional rate(s), Members must enroll in all three available CUMIS creditor protection products they qualify for: Life, Disability, and Critical Illness insurance.
    - (2) Applicants must meet CUMIS underwriting qualifications to qualify for CUMIS creditor protection.
    - (3) If a Member opts out of the available insurances that they qualify for at any time, they will receive the uninsured rate. Refer to 2.ii below.
  - ii) Uninsured promotional interest rate: This option offerings an unsecured personal loan with a competitive interest rate, unaffected by creditor protection requirements.
3. Loans included in this offering are unsecured and extendable up to a maximum term of sixty (60) months.
4. No additional credit assessments are necessary to qualify for The Offering.
5. The Offering pertains exclusively to personal fixed-rate loans, based on the financing amount specified in the personalized offering received via email or direct mail.
  - a. The final loan amount may exceed the preapproved offering amount solely by the single premium creditor protection amount.
  - b. This offering cannot be combined with any other promotional offering.
6. The Offering is not accessible to Members who have not received targeted communications via email or direct mail.



7. TCU Financial Group retains the right for its employees to initiate contact with existing Members to discuss this offering.
8. The Offering applies solely to new loan funds and cannot be combined with other credit products or offerings.
9. An unsecured personal loan is defined as a loan lacking collateral security for repayment.
10. To retain the promotional rate outlined, borrowers must maintain all eligible CUMIS creditor protection products throughout the loan's duration. Failure to do so may result in loan repricing at TCU Financial Group's discretion.
11. Members must accept The Offering by signing loan documents before June 17, 2026. TCU Financial Group bears no responsibility for Members missing this deadline under any circumstances.
12. All loan funds must be deposited into a TCU Financial Group chequing or savings account.
13. TCU Financial Group reserves the right to modify the terms and conditions or withdraw The Offering at its discretion without prior notice.
14. Creditor's group insurance is optional and is underwritten by Co-operators Life Insurance Company. Not all products are available in all provinces. Rates, coverage and eligibility vary by province. Coverage is governed by the terms and conditions of the creditor group insurance policy issued to the group policyholder and is subject to terms, conditions, exclusions and eligibility requirements. See the product guide and certificate of insurance for full coverage details. CUMIS and Co-operators Life Insurance Company are committed to protecting the privacy, confidentiality, accuracy and security of the personal information that we collect, use, retain and disclose in the course of conducting our business. Please refer to our [privacy policy](#) for more information. CUMIS® is a registered trademark of The CUMIS Group Limited and is used with permission. ©2025 Co-operators Life Insurance Company.