1-Year Non-Redeemable New-Money Term Deposit Promotion Terms & Conditions

1. **Offer period.** This promotion (the "Offer") runs from November 24, 2026 to December 31, 2026 (the "Offer Period"). Eligible deposits must be received and the term deposit opened on or before December 31, 2026. The Offer may be changed, extended or withdrawn at any time without notice.
2. **The Offer.** Eligible members and non-members who deposit qualifying new money into a 1-Year Non-Redeemable Term Deposit during the Offer Period will receive a promotional interest rate of 3.65% per annum for the one-year term. The rate is fixed for the term and is guaranteed only once the term deposit has been opened and funded.
3. **Eligibility.** The Offer is available to individuals who are members of TCU Financial Group, or who become members when opening the term deposit, and who meet TCU's membership and account-opening requirements, including identity verification. Existing members may participate when they bring eligible new money to TCU. "New money" does not mean "new member."
4. **Definition of new money.** "New money" means funds not held at TCU Financial Group or with TCU Wealth Management on or before November 24, 2026, funds coming from another financial institution or from an external source. Transfers between TCU accounts, maturing or redeemed TCU deposits and investments, funds withdrawn from TCU on or after November 24 and funds from related TCU accounts are not new money.
5. **Minimum deposit.** A minimum new-money deposit of $1,000.00 is required to qualify for the promotional rate. Amounts below the minimum will not qualify.
6. **Non-redeemable term.** The term deposit is non-redeemable. Funds cannot be withdrawn, cashed or transferred before the maturity date except as required by law or as set out in the applicable TCU Term Deposit Terms and Conditions. Interest is paid at maturity.
7. **Maturity and renewal.** At maturity, the term deposit will be renewed or paid out according to the instructions on file and the rates in effect at that time. The rate on renewal may be higher or lower than the promotional rate and is not guaranteed to match it.
8. **Deposit insurance.** Deposits are protected by the Credit Union Deposit Guarantee Corporation of Saskatchewan. Deposits held in Saskatchewan credit unions are fully guaranteed. There is no limit to the size of the deposit covered by the guarantee.
9. **Limitations.** The Offer cannot be combined with other term-deposit rate promotions or pricing arrangements. It is not available on RRIF or other registered plan deposits unless TCU states otherwise. Offer rates and conditions apply only to the product and term listed, and are available only at TCU Financial Group, subject to funds availability and TCU's right to decline or limit any deposit.
10. **Misuse.** TCU may refuse the promotional rate, or adjust or reverse it, where funds have been moved among TCU accounts or related parties to appear as new money, or where the Offer has otherwise been misused or misrepresented.
11. **Taxes.** Interest earned is taxable income and TCU will issue tax slips as required by law. Members are responsible for their own tax reporting and should consult a tax advisor.
12. **General.** These Terms and Conditions are in addition to, and form part of, the TCU Term Deposit Terms and Conditions, membership agreement and applicable account agreements. If there is a conflict, these Offer terms prevail for the promotional rate only. Rates are expressed as annual percentage rates. TCU Financial Group's decisions regarding eligibility are final. These terms are governed by the laws of Saskatchewan and the federal laws of Canada applicable there.
13. **Contact.** For details, visit any TCU branch, call MemberLine at 1-877-828-4343, or visit tcufinancialgroup.com.