

**People over
profits**



**CREDIT
UNION**

VALLEY

What is a credit union?

Like banks, credit unions provide financial services. We offer savings and accounts, mortgages, retirement savings, financial advice, and every other financial service you can imagine. You can do deposits and withdrawals with us. We offer surcharge free ATMs and online services. Our staff offer financial advice for every life milestone you may encounter. But we're not a bank. We're a credit union.

Provincially regulated, credit unions have operated in Canada for over 100 years and have evolved to provide the same services as chartered banks. In fact, credit unions have the same—if not higher—deposit protection as banks.

Credit unions are co-ops, which means when you open an account with us you're not just a customer—you're an owner. Every person who opens an account with us becomes an owner in the business. That means when we profit, you profit. That means you have a say in how we operate. That means your money stays local. That means we are accountable to you. And it's why we say we don't have customers, we have members.

Credit unions operate in thousands of communities across Canada—often in places without a presence of one of Canada's larger banks.

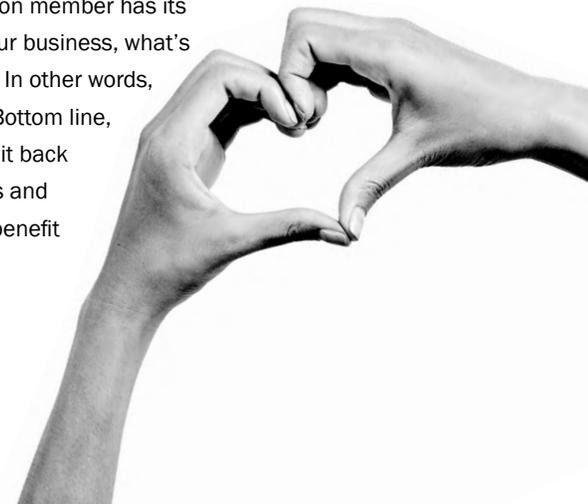
Credit unions are not banks. But we are financial institutions. We are part of our community. We offer the benefits of membership. And we offer so much more than what can be captured in a few short paragraphs.

What does it mean to be a member?

One of the biggest differences about doing your banking with a credit union is that you are a member of a credit union, not just a customer. But what does membership mean anyway? And why should you care?

WE BROKE DOWN WHAT EXACTLY IT MEANS TO BE A MEMBER:

- 1 . Anybody can become a Valley Credit Union member. You don't need to have a specific job, have a certain amount of money, or know a secret handshake. All you have to do is open an account with us. That's the only membership requirement.
2. Valley Credit Union members are also owners. Credit unions are cooperatives. That means rather than being owned by shareholders—who may or may not do business with us—we're owned by the people who do their banking with us everyday - our members.
3. As a Valley Credit Union member, you have a say. As a member, you have a voice in the way we do things. You're entitled to attend our annual general meetings and have your say in how we do business. But how much or how little you choose to be involved is totally up to you.
4. Being a Valley Credit Union member has its benefits. As a member in our business, what's good for you is good for us. In other words, when we profit, you profit. Bottom line, if we make money, we give it back to you in patronage rebates and reinvest it into things that benefit you and your community.



Can you handle my everyday banking?

Yes! We've got everything to get you started!

CHEQUING ACCOUNTS?

Yes! We have a wide variety of chequing account options so you may choose the account that best fits what you need to manage your everyday financial activities in an affordable way. We also offer a US currency account and a FREE youth account.

SAVINGS ACCOUNTS?

Yes! Our savings accounts offer competitive interest rates to help you reach your savings goals quicker. Ask about our high interest savings account (HISA), TFSA, or our DreamMaker accounts.

DID YOU KNOW?

2017 is the 13th year in a row that Canada's credit unions have won IPSOS Best Banking Awards for providing the best Customer Service Excellence and Branch Service Excellence among ALL financial institutions in the country!



Account access?

Yes! LOTS! We love getting to know our members but we understand you don't have time to visit us every time you need to transact. That is why we offer several self-serve options:

DEBIT CARDS

Your Interac® enabled MEMBER CARD® debit card is the key to a wide range of self-serve features which include:

- making purchases in-store – now with Interac® Flash,
- making purchases online with Interac® Online Payment,
- accessing MemberDirect® online banking platform,
- getting instant cash at ATMs worldwide, and
- international merchant access through the NYCE network.

MEMBERDIRECT®

MemberDirect is our online banking platform. Be sure to sign up for access to:

- Online banking
- Mobile app (free, on iPhone® and Android™ devices)
- Mobile banking
- Mobile text
- Messages and alerts
- Interac® E-transfers
- Deposit Anywhere™
- Lock'N'Block™



ATMS

There is an Automated Teller Machine (ATMs) at each of our 7 branches throughout the Annapolis Valley and your MEMBER CARD debit card provides you with surcharge free access to more than 80 ATMs in Nova Scotia and over 4,000 Canada-wide. That's a bigger ATM network in Canada than most banks, and it's all ding free. If you are travelling outside of Canada look for the ACCEL® and Cirrus® Networks for instant access to your funds.

GLOBAL PAYMENT MASTERCARD®

Don't like using credit? You don't have to. The GLOBAL PAYMENT MasterCard card gives you the freedom of a credit card while using funds from your chequing account. Opt into CHOICE REWARDS® and earn points on eligible purchases.

TELESERVICE®

Remotely access your account 24/7 without an internet connection using our telephone banking service.



INTER CREDIT UNION (ICU) SERVICES

ICU services give you the ability to perform in-branch banking transactions at any participating credit union in Atlantic Canada. Withdraw, deposit, transfer between accounts, make a loan payment, or make balance inquiries. You can also make a payment or get an electronic cash advance on your Mastercard credit card.

CREDIT CARDS?

Yes! We offer a selection of MasterCard® credit cards including travel, low rate, business, and student options.

Opt into the CHOICE REWARDS® program and earn points on eligible purchases.

CHOICE REWARDS®

CHOICE REWARDS is a loyalty program. Use your CHOICE REWARDS Mastercard® credit card to earn points on eligible purchases that can be redeemed for worldwide travel, brand name merchandise, cash rewards, charitable donations, and more.



Can you help

when I need extra cash?

Yes! We offer many options so we always have a solution for your borrowing needs.

LINES OF CREDIT?

Yes! Lines of credit have lower interest rates than credit cards and have flexible payment schedules. A readily available source of money you can use whenever you want for whatever you need.

LOANS?

Yes! We offer personal loans with flexible terms and payment options convenient for large ticket items such as a new vehicle, to top up RRSP contributions, or even to consolidate debts into one lower-cost payment. Make extra payments at any time without penalty!

STUDENT LOANS?

Yes! Full time or part time students can borrow to assist with the cost of post-secondary education, including community college, university, or technical school. Our less-stress loan application and quick response time take some of the worry out of financing your education.

MORTGAGES?

Yes! With more than one type of mortgage, you have flexibility and choice. Our mortgages are designed to meet your needs, provide long-term cost benefits, and options to pay down faster.



Can you help me prepare

for the future?

Yes! In addition to investment options we also have insurance, trust, and wealth options.

INVESTMENT AND RETIREMENT PRODUCTS?

Yes! Valley Credit Union provides access to a comprehensive range of investment products. The type of investment you choose will be affected by what your needs and goals are.

- GICs/Term deposits
- RRSPs
- TFSAs
- RRIFs
- RESPs
- Mutual Funds

TRUST SERVICES?

Yes! Valley Credit Union and Concentra Financial work together to ensure your trust needs are met.

INSURANCE?

Yes! We have a dedicated insurance specialist who can provide you with insurance options to protect your health and wealth. Insurance can provide financial security and peace of mind by protecting incomes and assets during or after an unfortunate event.

Who could benefit from insurance?

- Anyone with debts
- Anyone who supports a family
- Anyone who has accumulated wealth for retirement
- Business owners

DID YOU KNOW?

The younger and healthier you are, the more affordable your insurance options!

Wealth management?

Yes! We have a full service brokerage. Our dedicated Wealth Advisor, Cindy Viner, working alongside our team of investment and credit union professionals, applies a pragmatic, proven approach to achieving your long-term financial goals. We focus on prudent, risk-controlled strategies aimed at growing your investments, generating income, preserving your wealth through retirement and/or preparing your future estate transfer to loved ones.

WHAT WE BELIEVE:

- Focus on your long-term goals
- Patiently stay the course
- Focus on quality investments
- Diversification is paramount

WHAT YOU CAN EXPECT FROM YOUR INVESTMENT ADVISOR:

- A personalized investment plan
- Ongoing monitoring and regular review
- A team approach
- A qualified and informed investment professional

Securities are offered through Qtrade Advisor, a division of Qtrade Securities Inc., member of the Canadian Investor Protection Fund.



Can you handle my business finances?

Yes! Again, we offer all the same services as the banks to serve your business - but better. At Valley Credit Union we take the time get to know you and your business. We see the value businesses both big and small bring to our credit union and our community. Your account manager sticks with you and has significant input into the decisions that impact your business.

LENDING SERVICES?

Yes! Credit unions are nationally recognized for their personalized approach to lending, considering the applicant's business plan, character and unique circumstances. Because we are not a big bank, all decisions are made locally. We go beyond formulas and ratios and have the flexibility to view your situation and design a financing package with terms, options, and rates to suit your business requirements.

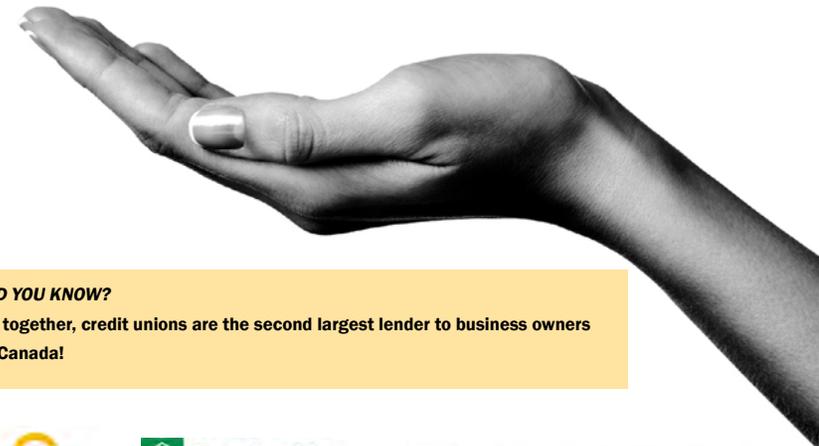


YOUR LENDING OPTIONS INCLUDE:

- Under 50k Small Business Lending Program
- Term loans
- Mortgages
- Lines of credit
- Small business loan guarantee program, offered in partnership with the Nova Scotia Cooperative Council
- Letters of credit
- Leasing
- Small business financing powered by Thinking Capital

In addition to accounts and lending, we also have the following service options for your business:

- Mastercard credit cards
- Everlink merchant services
- Customer Automated Fund Transfers (CAFT)
- Night depository
- Employee savings and RRSP services
- Desjardins payroll services
- MemberDirect® Small Business online banking
- Investments



DID YOU KNOW?

All together, credit unions are the second largest lender to business owners in Canada!



Community support

We feel that for a company to consider itself truly successful, it must support and give back to the community. Our success is directly related to the success of our communities, that's why our profits stay in the area, reinvested in our economies. We work to improve the local quality of life by supporting our local suppliers and businesses for products and services as well as raising funds and volunteering our time and efforts to local organizations and initiatives.

Thank you for your interest in Valley Credit Union

This booklet provided an overview of who we are and what we offer our members. For more information about Valley Credit Union or any of the products or services discussed, or to find out if we offer a particular product or service not discussed, please call or visit a branch to chat with one of our friendly and knowledgeable staff today or visit our website at www.valleycreditunion.com





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