Terms and Conditions

2026 Investor's Plus – Terms and Conditions

The SASCU Investor's Plus promotional interest rate offer is referred to in these Terms and Conditions as the "Investor's Plus Offer".

The INVESTOR'S Plus Offer is offered by Salmon Arm Savings and Credit Union operating as SASCU Credit Union ("SASCU").

INVESTOR'S Plus Offer

The INVESTOR'S Plus Offer runs from November 12, 2026, to December 31, 2026, unless terminated at an earlier date by SASCU or the aggregate deposit limit described in these Terms and Conditions is reached (the "Offer Period").

INVESTOR'S Plus deposits will be held in a cashable term deposit for 90 days at an interest rate of 5% (the "Promotional Rate"). A minimum deposit of $5,000 in New Money is required to activate the INVESTOR'S Plus offer. Earn 5.00% per annum for three months. Interest is calculated daily and compounded monthly.

At the end of the 90 days, funds held in the INVESTOR'S Plus term deposit will be transferred to an Investor's Savings Account and will earn the posted interest rate applicable to that account at that time.

Funds must be deposited with the assistance of a SASCU staff member; online deposits will not be accepted. For the purposes of the INVESTOR'S Plus Offer, "New Money" means funds transferred from an external financial institution and does not include existing funds held with SASCU, Aviso Wealth Inc., or any of their respective affiliates. Eligibility of funds as New Money will be determined by SASCU in its sole discretion.

Eligibility Requirements

To be eligible for the INVESTOR'S Plus Offer, you must satisfy the following criteria (the "Eligibility Requirements"):

1. You must be a SASCU personal or business member in good standing.
2. You must be eligible to open and maintain a INVESTOR'S Plus term deposit with SASCU.

Qualifying Criteria

To receive the promotional interest rate, you must complete all of the following steps (the "Qualifying Criteria"):

Step 1: If you are not already a SASCU personal or business member, you must become a SASCU member prior to or at the time of activating the offer.

Step 2: If you do not already have an eligible INVESTOR'S Savings account, you must open one at time of activating offer.

Step 3: You must deposit a minimum of $5,000 in New Money into an eligible INVESTOR'S Plus term deposit.

The account remains flexible. Additional funds may be deposited to the eligible INVESTOR's Plus term deposit without extending the 90-day promotional rate period.

INVESTOR'S Plus Offer Limits
For the purposes of the INVESTOR'S Plus Offer:

"Personal Household" means a personal member and any other SASCU personal member who resides at the same residential address as that member or holds a joint membership or joint account with that member.

"Connected Members" means, in relation to a Business Member, the Business Member and any group of legal entities owned, controlled, or operated by the Business Member.

The maximum allowable aggregate deposits by a Personal Household or Business Member and its Connected Members that will be eligible for the Promotional Rate under the INVESTOR'S Plus offer shall not exceed $5 Million.

The Personal Household limit and the Business Member and Connected Members limits are separate and are not aggregated for the purposes of the INVESTOR'S Plus Offer.

The INVESTOR'S Plus offer is subject to a maximum of $20 million in aggregate eligible deposits across all participating SASCU members. SASCU may, in its sole discretion, modify this aggregate limit during the Promotion Period. Once the applicable aggregate deposit limit has been reached, SASCU may stop accepting additional deposits under the INVESTOR'S Plus Offer, even if a member has remaining capacity within their applicable limit.

The INVESTOR'S Plus Offer is not transferable or assignable. The INVESTOR'S Plus Offer may not be combined with other offers, unless expressly stated otherwise in such offers.

SASCU is not obligated to pay the promotional interest rate to any participant if SASCU determines, in its sole discretion, that the participant or any third party connected directly or indirectly with the participant is abusing or attempting to abuse the INVESTOR'S Plus Offer or is otherwise not acting in good faith in its dealings with SASCU.

SASCU may, in its sole discretion, withdraw, cancel, terminate, modify, or suspend all or any part of the INVESTOR'S Plus Offer from time to time including rate of interest. Any such withdrawal, cancellation, termination, modification, or suspension will not affect a participant who has met the Eligibility Requirements and Qualifying Criteria prior to such action to the extent of prior participation.

Any reference to funds or currency in these Terms and Conditions refers to Canadian dollars, unless explicitly stated otherwise. To the extent that these Terms and Conditions are inconsistent with any other communication, advertisement or statement from the Bank, these Terms and Conditions will supersede all other materials