SASCU

CANADIAN DIVERSIFIED MARKET LINKED TERM DEPOSIT

Sale period November 18, 2025 to January 19 2026(Issue #158)

OVERVIEW

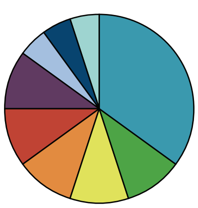
The Canadian Diversified Market Linked Term Deposit is ideal to diversify your portfolio and take advantage of potential growth in the Canadian market, while protecting your capital.

- 3 or 5-year term
- $500 minimum investment
- Capital completely guaranteed at maturity
- Protected by deposit insurance[1]
- No management fees
- Interest paid at maturity
- Eligible for RRSP, TFSA and non-registered accounts
- Income taxed at maturity if investment is non-registered[2]

	3-YEAR TERM	5-YEAR TERM
ISSUE DATE	February 23, 2026	February 20, 2026
MATURITY DATE	February 23, 2029	February 20, 2031
MAXIMUM ANNUAL COMPOUND RATE OF RETURN	7.43%	9.02%
MAXIMUM CUMULATIVE RETURN	24.00%	54.00%

REFERENCE SECURITY BASKET

The security basket is composed of 20 major Canadian corporations representing various economic sectors. Each company has the same weight in the basket.



SECTOR	WEIGHT %
Financials	35.00
Communications	10.00
Consumer Discretionary	10.00
Consumer Staples	10.00
Materials	10.00
Utilities	10.00
Energy	5.00
Industrials	5.00
Technology	5.00
TOTAL	100.00

SECURITY BASKET	
Algonquin Power & Utilities Corp.	Suncor Energy Inc
Bank of Montreal	Power Corporation of Canada
Bank of Nova Scotia	National Bank of Canada
Canadian Utilities Limited	Telus Corporation
Canadian Imperial Bank of Commerce	Thomson Reuters Corporation
Natural Resources Limited	Nutrien Ltd.
Magna International Inc.	West Fraser Timber Co. Ltd.
Emera Inc.	Saputo Inc
Enbridge Inc.	CGI Inc.
Canadian National Railway Company	First Capital Real Estate Investment Trust

IS THIS INVESTMENT RIGHT FOR ME?

This investment may be right for you if you:

- seek capital protection;
- wish to diversify your portfolio;
- have an investment horizon of 3 years, 5 years or longer;
- don't plan to withdraw your investment prior to maturity;
- agree to forgo part of the guaranteed return provided by traditional term savings to benefit from a higher potential return;
- for the RRSP option, you will not turn 72 in the year the term matures, or convert to an RRIF prior to maturity.

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HOW ARE RETURNS CALCULATED?

Between your investment's purchase date and issue date, your capital will yield a 0.20% interest rate per year.

Between the issue date and the maturity date, the return is based on variations in the price of the 20 equal-weighted equity securities, as previously listed, up to a maximum of 24.00% (3 year) 54.00% (5 years).

In order to mitigate the effects of a potential downturn in the value of the securities at maturity, we take into account the average monthly price for this index during the term's final 3-month period.

This investment does not entitle the holder to dividends and distributions paid by the companies in the portfolio.

For full details on how the return is calculated, please see the Deposit Agreement.

Returns are based on the performance of the security basket and could be nil at maturity. Your capital is guaranteed at maturity.

HOW CAN I KEEP TRACK OF MY INVESTMENT'S PERFORMANCE?

The investment's performance is updated regularly at sascu.com, but these updates are for information only. The investment's return is only determined at maturity.

WHAT HAPPENS WHEN MY INVESTMENT MATURES?

At maturity, barring a specific request from you, your investment (capital and interest) is automatically reinvested in a similar product.

WHAT HAPPENS DURING MARKET UPHEAVALS?

SASCU Credit Union reserves the exclusive right to determine the appropriate measures to be taken in such circumstances. For example, if trades are suspended as a result of a significant stock market downturn, SASCU Credit Union could choose to postpone the date at which the investment's starting level is taken into account.

WHAT IF I CHANGE MY MIND?

You have up to seven days after signing your Deposit Agreement to cancel your investment and retrieve your deposit by contacting SASCU Credit Union.

INFORMATION

To purchase this product or for more information, visit sascu.com or contact SASCU Credit Union.

This document provides an overview of the Canadian Diversified Market Linked Term Deposit for information purposes only. If there is any discrepancy between this document and the Deposit Agreement, the latter will take precedence. Comprehensive information will be included in your Deposit Agreement, which will be mailed to your home address once you have purchased this investment.

1. For more information on deposit insurance, consult CUDIC's publication "Consumer Information - Your Guide to BC Credit Union Deposit Insurance."
2. Except for interest paid before the issuance date.

SASCU

SALMON ARM DOWNTOWN
250.832.8011
370 Lakeshore Drive NE

SALMON ARM UPTOWN
250.832.8011
1120 25th Street NE

SICAMOUS
250.836.2865
436 Main Street

SORRENTO
250.675.2361
Sorrento Shoppers Plaza

www.sascu.com