



## SCU Daily Growth Savings Account Promotion (Terms and Conditions)

### General Terms

1. Steinbach Credit Union Limited (“**SCU**”) is offering a 4.60% interest rate offer (the “**Offer**”), which is available to new and existing SCU personal members (each a “**Member**”) who:
  - (a) are Canadian residents that are of the age of majority at the time of Account (as defined herein) opening in their province or territory of residence;
  - (b) open a Personal Promotional Daily Growth Savings Account (the “**Account**”) after November 17, 2025 at 12:01 A.M. CST until such date that SCU confirms the Offer ends (the “**Offer Period**”); and
  - (c) make new deposits into the Account during a four (4) month period after the date of Account opening (the “**Offer Period**”) up to two hundred fifty thousand dollars (\$250,000.00 CAD).

For clarity, a Member may make new deposits in the Account in excess of two hundred fifty thousand dollars (\$250,000.00 CAD), however, the Offer will only apply to the first two hundred fifty thousand dollars (\$250,000.00 CAD) deposited (as outlined in **Section 6** below).
2. All other terms and conditions of the Account (as outlined in the applicable SCU Account agreement) continue to apply.

### Offer Conditions

3. SCU shall announce the end of the Offer by providing at least twenty-four (24) hours’ advance notice to Members.
4. If SCU decides, in its sole discretion, to distribute a patronage to Members, any Promotional Rate (as that term is defined below) interest received in the Account shall not be eligible for the patronage.
5. After the Offer Period ends, all balances in the Account will continue to earn interest at SCU’s - current posted rate, which is subject to change without notice (the “**Posted Rate Interest**”), payable on the Account.
6. In the event that the balance in the Account (including any interest accrued and paid to the Member in the Account) is greater than two hundred fifty thousand dollars (\$250,000.00 CAD), any balance in the Account that is above this maximum will earn interest at the Posted Rate Interest payable on the Account. View current rates [here](#).
7. Limit of one (1) Offer per Member. The Offer applies only to the first eligible Account opened. The Offer is not available on all accounts that SCU offers, only the Account. The Member must be the sole account holder on the Account; no joint accounts are eligible for the Offer.
8. All non-members wishing to participate in the Offer must purchase a five-dollar (\$5.00) Member share at the time of Account opening.
9. The 4.60% promotional interest rate (the “**Promotional Rate**”) is an annualized rate and will apply to eligible deposits as outlined in **Section 1(c)**. Subject to the limits and qualifications outlined in these Offer Terms and Conditions, interest on eligible deposits made during the Offer Period will be calculated daily at the Promotional Rate (the “**Promotional Interest**”) and paid monthly to the Account.



10. Any Account closed prior to the payment of the Promotional Interest will only earn interest on the days of the month during which the Account was open (at the Promotional Rate or Posted Rate Interest, as the case may be).

### **Limitations**

11. This Offer is non-transferable, non-saleable and may not be exchanged for cash.
12. SCU reserves the right at its absolute discretion to change any of these Terms and Conditions from time to time without prior notice. In the event of conflict, these Terms and Conditions will prevail over any account agreement with SCU and any of the contents of any brochure, promotional materials or statements, or any other communication regarding this Offer, whether written or oral from SCU, except where otherwise stated.
13. By participating in this Offer, Members agree to comply with all applicable laws and regulations. Any attempt to manipulate or exploit the Offer, as deemed in SCU's sole discretion, will result in disqualification.
14. The Member will not engage, either directly or indirectly, for themselves or through or behalf of or in conjunction with any other person or entity, in any behaviour which could be deemed, by SCU in its sole discretion, to be offside of the intention of this Offer.
15. SCU reserves the right, at its sole discretion, without advance notice, to suspend, disqualify, limit, revoke, terminate or otherwise modify the Offer, in whole or in part, for : (i) any Member it finds or believes to be manipulating or otherwise abusing the integrity of the Offer or who otherwise is deemed ineligible; and (ii) any reason or if an Offer can't run as planned including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond SCU's reasonable control which corrupt or affect the administration, security or proper conduct of this Offer.
16. By accepting this Offer, the Member agrees that they have read and understood these Terms and Conditions and agree to be bound by them. Any notice with respect to this Offer is deemed to be provided on the day it is posted on the SCU website.
17. SCU is not liable for any loss or damage related to this Offer, including, but not limited to, direct, indirect or consequential damages. By participating in this Offer, the Member agrees to irrevocably and unconditionally release, discharge and forever hold harmless SCU, its directors, officers, employees, agents, representatives, affiliates, successor and assigns (collectively, the "**Released Parties**") from any and all claims or liabilities (collectively, "**Claims**"), whether known or unknown, which the Member, directly or indirectly, now has or may hereafter have, arising out of or in connection with this Offer, or any associated transaction, service or product provided by SCU.
18. By participating in this Offer, the Member agrees to indemnify and hold harmless the Released Parties to the fullest extent permitted by law, and from any and all losses arising out of: (i) any breach by SCU of its obligations pursuant to the Offer, including, without limitation, claims made by third parties; and (ii) any of the Released Parties' negligence or willfully wrongful, wanton or reckless condition or omissions. This indemnity shall survive the termination, completion or expiry of the Offer between the Member and SCU.
19. The Offer is intended for promotional purposes only and does not constitute financial or legal advice or an opinion related to the acquisition, suitability or use of the Account.
20. For any questions or concerns regarding this Offer, please contact SCU at [scu@scu.mb.ca](mailto:scu@scu.mb.ca)