

Benefits	Product Description								
<p>Who <i>VanCity Savings Credit Union</i></p> <p>What <i>High interest rate pooled banking with low transaction fees</i></p> <p>Benefits</p> <ul style="list-style-type: none"> ▶ Receive high interest returns ▶ No minimum balance required to participate ▶ Maintain the ability to withdraw cash from your account at any time ▶ Have monthly interest distributed directly to any of your accounts ▶ Reduced service charges ▶ Access to secure internet banking ▶ Help other Co-op's members too 	<p style="text-align: center;">CASH MANAGEMENT POOL <u>VanCity Savings Credit Union</u></p> <p style="text-align: center;">Highest interest rates on cash – Lowest transaction fees</p> <p>VanCity is the largest credit union in Canada. It has built its success on a record of innovation and commitment to the community. It understands the financial realities that social service organizations encounter and it is offering them, through their membership in the Co-op, the significant advantages of a cash management pool.</p> <p><u>The Pool</u> The concept of the pool is that the Co-op members form a banking community and receive benefits by doing so without reducing their flexibility. The cash management pool combines all of our participating members' accounts and the larger balance created receives a higher rate of interest than members would receive on funds segregated in regular accounts. A member can withdraw cash at any time and there is no minimum balance required to keep an account active in the pool. The monthly interest is distributed directly to each member's account.</p> <p><u>Current interest rates for your cash accounts:</u> "Bank Prime" minus 2.1% on liquid cash in your accounts</p> <p><u>Current service charges</u> VanCity also understands that service charges add up quickly. This understanding has prompted VanCity to offer significantly reduced service fees to members of the Cash Management Pool. The combination of higher interest and reduced charges makes membership in the Pool very attractive to Co-op members.</p> <p>Current Service Charges Are:</p> <table border="0"> <tr> <td>Up to 50 Transactions per month</td> <td>\$5.00 / month</td> </tr> <tr> <td>51 - 100 Transactions per month</td> <td>\$10.00 / month</td> </tr> <tr> <td>101 - 200 Transactions per month</td> <td>\$25.00 / month</td> </tr> <tr> <td>201 - 500 Transactions per month</td> <td>\$50.00 / month</td> </tr> </table> <p><u>Members' Access</u> Not close to a VanCity Branch? VanCity offers one of the finest internet banking systems in Canada. If you operate in an area that does not have a VanCity branch nearby, you can confidently perform all of your banking via the internet.</p> <p><u>How to sign on for the Cash Management Pool</u> Email info@ucscoop.com to join the Pool or acquire more info or call us at 604-718-8292</p>	Up to 50 Transactions per month	\$5.00 / month	51 - 100 Transactions per month	\$10.00 / month	101 - 200 Transactions per month	\$25.00 / month	201 - 500 Transactions per month	\$50.00 / month
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