ALBERTA LIQUOR STORE ASSOCIATION

Our Employee Group Financial Benefits

Valuable personal financial benefits, including:

- Discounts and annual bonuses on everyday banking needs like personal chequing accounts and savings solutions.
- 50% more points or cash back introductory MasterCard® offer.
- Incentives on personal borrowing needs like mortgages and home equity lines of credit—plus, preferred rates on personal financing solutions.
- Opportunities to leverage the impact of your charitable contributions with matched donations and administrative fee coverage.

For more information about the benefits included in this package please contact your Group Financial Services Operations and Sales Support Specialist at (403) 974-2625 or GEmpey@atb.com.

Powered by:

ATB Financial

Conditions apply. Please refer to your Group Financial Benefits handbook, visit any ATB branch or call the Customer Care Centre at 1-888-404-4646 for complete details. ®MasterCard is a registered trademark of MasterCard International Inc. ATB Financial is licensed user.

Enjoy the Benefits

➤ Save on Everyday Financial Solutions

Choose the everyday chequing account that's right for you and watch as your savings pile up month over month!

- Basic Account—No charge
- Unlimited Account—Save $5.00/month* (Regular monthly fee $9.95)
- Advantage Account—Save $5.00/month* (Regular monthly fee $21.95)

➤ Enhanced Annual Savings

Accelerate your savings and reach your goals faster—whether you're saving for retirement, your child's education, a new home, car or vacation—get the account that's right for you. Ask us how you can boost your savings $25 per year!

- Retirement Savings Builder Account
- Tax-Free Saver Account (TFSA)
- Registered Education Savings Plan (RESP) Daily Interest Savings Account
- Springboard Savings® Account

➤ MasterCard® Introductory Offer

Enjoy an introductory offer of 50% more points or cash back for the first three months.

➤ Discounted Mortgage Rate and Renewable Credit towards Your Mortgage or Home Equity Line of Credit

You're eligible to enjoy a discount of 0.05% on a three, four, or five-year Closed Fixed-Rate Mortgage.[1] Visit atb.com/mortgage-rates for current rate details.

Plus receive credit towards a mortgage or Home Equity Line of Credit setup fees to a maximum of $350. Offer renews every five years after each redemption.[2]

Take advantage of a Home Equity Line of Credit (HELOC) at Prime + 0% for the first 9 months and Prime + 0.5% thereafter.[3]

➤ Preferred Rates on Personal Borrowing

Enjoy 2.5% off applicable interest rates for personal loans and unsecured lines of credit.[4]

➤ Increase the Impact of Your Community Investments

Leverage your charitable contributions with ATB Cares.

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[1] On approved credit. Rates are subject to change at anytime without notice. [2] Offer available on a minimum borrowed amount of $100,000. Renewable $350 credit available to customers increasing the amount of their total secured lending. [3] On approved credit. Rates are variable based on ATB's Prime lending rate, which can fluctuate without notice. The prime rate on August 1, 2016 was 2.7%. Maximum equity percentages apply and are subject to any prior mortgage or other encumbrances. Residential properties only. Limited to one per household. [4] To a minimum rate of Prime + 3.0% and on approved credit only. Rates are variable based on ATB's Prime lending rate, which can fluctuate without notice. The prime rate on September 15, 2015 is 2.7%.