

Sit back, relax  
AND grow *your* money.

TERM DEPOSITS UP TO

**2.50%**

1-YEAR – 1.25%  
2-YEAR – 1.50%  
3-YEAR – 1.75%  
4-YEAR – 2.00%  
**5-YEAR – 2.50%**

**TFSA, RRSP AND RESP ELIGIBLE**

# WHAT'S THE BEST WAY TO INVEST WITH THESE RATES?

## Let us introduce YOU TO 'laddering'!

The common investment dilemma when investing your money in safe and secure investments such as PCCU's Term Deposits is deciding on the length of term. Although longer term deposits usually pay higher interest rates, your investment is locked-in and you can't take advantage of any rate increase that may result during the course of your term. Conversely, investing in short-term term deposits to wait out interest rates, usually results in lower interest income. Laddering your investments with PCCU will help solve these investment dilemmas.

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### THIS INVESTMENT STRATEGY GIVES YOU:

- Access to 20% of your investment each year should you need the funds or wish to add to your investment
  - The opportunity to reinvest 20% of your investment each year at our highest current rates – taking advantage if rates are on the rise
  - A safe and secure investment with guaranteed income
  - Reduce the risk of having 100% of your principal mature in a lower rate environment
- .....

If this sounds like an option you would like to consider, come into any branch of PCCU and we'll be happy to discuss this strategy and get your money growing for you (safe and secure).



\*AVAILABLE FOR A LIMITED TIME ONLY



**Prairie Centre**  
CREDIT UNION

*We'll help grow your money.*