



We don't see a farm loan,  
we see a family's future.  
We see banking differently.

When agriculture is your business, you put stock in the future and in your ability to nurture growth. At Vision, we put stock in that too. That's why we offer banking and lending solutions made especially for farmers and ranchers.

**VISION**  
CREDIT UNION  
We see banking differently.

## Loans and mortgages

At Vision, we understand the agriculture business. **Many of us are farmers and ranchers too.** Our dedicated agriculture banking specialists bring their knowledgeable service and a range of ag-specific loans right to your door.

### Agriculture mortgages

Vision offers mortgages tailored to agriculture members for the purchase of land, buildings or making farm improvements. Available with fixed or floating interest rates. **Need to refinance? Talk to us!**

### Machinery and input loans

Successful farming takes the right tools. Whether you need a financial helping hand to get your crop in or it's time to upgrade your equipment, we're here for you.

### 4-H member loans

Vision supports 4-H program members by providing loans for the purchase of marketable livestock within central and northern Alberta. Eligible 4-H members must be under 18, have a parent or guardian co-signor, be a current member of a 4-H club in Vision's immediate service area and must be, or become, a member of Vision Credit Union.

### Future of Farming mortgage

You have what it takes to run a farm.  
**We have what it takes to get you started.**

While other kids were riding two-wheelers, you were moving haybales with the John Deere. You've known how to muck out the barn and drive the farm truck for as long as you can remember. You're a farmer. You're ready for your own operation. At Vision, we're proud to support the future of farming with no fee, ultra-low interest lending options designed especially for young farmers.

- **Financing:** up to 75% of purchase price of farmland\*
- **Amortization:** 30 years
- **Term:** 5 years
- **NO APPLICATION FEE**

\* with a qualified appraisal or co-signer support with additional farmland for equity purposes

Contact a Vision Credit Union lending specialist today to learn more about our Future of Farming lending options. At Vision, we see banking differently, but we see farming like you. **Learn how Vision supports agri-businesses at [whatsyourshare.ca/agriculture-solutions](https://whatsyourshare.ca/agriculture-solutions)**





## Breeder cattle loans

Grow your herd with straight-forward financing designed by ranchers, for ranchers. At Vision, we know beef producers don't have time for red tape. That's why we offer breeder livestock financing that's simple, flexible and fair. [Here's how it works:](#)

- loans up to \$250,000\* per operation for the purchase of heifer calves, bred heifers, bred cows and cow/calf pairs. Bulls are not eligible
- 100% financing for up to five years – up to the maximum per head loan amount
- loans can be secured with land, equipment or the cattle themselves

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### Benefits:

- simple loan application process with minimal credit requirements
- the flexibility to use land or equipment as collateral instead of cattle to avoid branding of cattle
- a non-pooled security deposit, so your deposit investment is secure and interest-earning
- a flat \$200 setup fee
- the option to pay the loan in full at any time with no prepayment penalties
- loans are eligible for our generous profit sharing program

\* Financing up to \$1.5 million is available with additional credit assessment. Talk with a Vision Ag Specialist to learn more.

### Conditions:

- membership in Vision Credit Union
- 10% security deposit to be held in an interest-earning term deposit account
- one-time \$200 set-up fee plus any required brand inspection fees
- loan insurance, offered through Vision
- brand all livestock with a Vision Credit Union brand, if cattle is used as security; calves are to be branded annually
- annual payment on due date or when calves from the financed cows are sold

[Contact a Vision Loans or Agriculture Specialist for more details on loan terms and maximum lending values.](#)





Dan Szott  
Central Alberta, 6 years  
Vision Agriculture/Commercial Specialist

## Agriculture lines of credit

In life and in business, timing can make all the difference. Be ready for growth with one of Vision's agriculture-specific lines of credit, and ensure you have quick cash access when you need it.

- tied directly to your chequing account
- revolves on demand and renewable annually
- convenient, pre-approved credit

### Operating line of credit

Navigate farm operating expenses pending the sale of crops or livestock and other cash flow needs with an operating line of credit from Vision.

### Equipment line of credit

Have the funds available to close the deal on a new machinery purchase when the time is right.

### Feeder line of credit

Save on fees and processing charges with a feeder line of credit. The feeder line of credit is pre-approved credit for the purpose of purchasing feeder cattle over a short-term basis.

### Future of Farming operating line of credit

- **Financing:** present assets can be margined to a maximum of 75% for collateral\*
- **Amortization:** same as current guidelines
- **Interest Rate:** prime plus 0.5%
- **NO APPLICATION FEE**

\* or co-signer support; must be actioned within first year of granting mortgage to qualify

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## Vision Collabria Business Visa® credit cards

A credit card is a smart way to handle everyday business expenses and even significant company purchases. Choose from our Collabria No Fee Cash Back, Low Rate or Visa Infinite business credit cards.

### Vision Collabria No Fee Cash Back Visa® Business Card

Earn valuable cash rewards simply by buying the items your company already buys.

### Vision Collabria Low Rate Visa® Business Card

Keep costs down with a low rate business card while streamlining expense reporting to help make budgeting easier.

### Vision Collabria Visa® Infinite Business Card

Build valuable rewards for your business and enjoy exclusive privileges with a credit card that helps you conveniently manage business expenses.



Vision has 23 branch locations in communities across Alberta, including Flagstaff County. But we don't just see branch locations, [we see our hometowns.](#)





Melanie  
Wetaskiwin, 10 years  
Vision Member Service Representative

## Banking solutions

Our agri-business accounts are straight-forward, competitive and built to fit the needs of your operation. No matter what your transaction volume or average monthly balance, **we have an account for you.**

### Ag Plan accounts

Choose from five combination packages to suit your agri-business banking habits — from moderate to nearly unlimited transactions.

- **Ag Plan 1:**  
\$14 monthly fee — waived with \$5,000 min monthly balance, 20 free transactions
- **Ag Plan 2:**  
\$23 monthly fee — waived with \$15,000 min monthly balance, 35 free transactions
- **Ag Plan 3:**  
\$32 monthly fee — waived with \$20,000 min monthly balance, 50 free transactions
- **Ag Plan 4:**  
\$45 monthly fee — waived with \$25,000 min monthly balance, 75 free transactions
- **Ag Plan 5:**  
\$60 monthly fee — waived with \$30,000 min monthly balance, 100 free transactions

### USD business accounts

Make banking for US business transactions seamless with a Vision USD account. Write cheques, withdraw and transfer funds and receive payments, all in US currency, all from your Vision account.

### The AgriInvest account

Mitigate risk and manage your savings with an AgriInvest account. This savings account helps eligible food producers build a nest egg through their deposits and matching contributions from the federal government. Your AgriInvest account grows as you make deposits, receive matching government contributions and earn interest.

- Withdraw funds at any time
- No monthly or transaction fees
- Deposits fully guaranteed by the Credit Union Deposit Guarantee Corporation



## Banking solutions [continued]

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### Agri-Business banking services

Everything you need to keep the business part of your agri-business running smoothly.

- **Small Business:**

Our powerful online business banking upgrade gives you time-saving features in one convenient package. Consolidate your personal and business accounts, authorize users to view or initiate transactions, and automate dual signature approvals.

- **First Data Point of Sale (POS) terminals:**

An efficient, secure economical way to authorize credit and debit card sales. Vision offers point of sale terminals to qualifying businesses.



- **Night depository:**

Deposit day or night, seven days a week in a controlled access depository. Available at most branches.

- **Customer Automated Funds Transfer (CAFT):**

Credit or debit your customers' accounts at any Canadian financial institution through the automated transfer system between financial institutions. Features include:

- robust security technology
- automatic due date calculation and release
- history viewing
- online editing

Contact your local branch or make an appointment with one of Vision's Agricultural Specialists. They'll bring Vision's financial services right to your doorstep.



## Get the benefits of banking differently



### Ag specialists who come to you

There's always more work on a farm. That's why Vision has experienced agricultural specialists who bring banking services to your door. They work with you to understand your financial needs and goals and help you identify banking solutions to meet them.



### Your share of the profit

Vision rewards our members with profit shares based on the interest they accumulate or pay. Last December, we returned \$13.35 million to our members in profit shares. That means your retirement savings can earn you more than interest; they can reward you with money for enjoying life right now.

[Find out what your share could be.](#)



### 100% deposit guarantee

As a Vision member, your deposits are 100% guaranteed by the Credit Union Deposit Guarantee Corporation. This means both the money you put in and the interest earned are safe and secure — [up to any dollar amount.](#)



### Surcharge-free ATMs

Members get ding free® access to more than 1532 credit union ATMs across Canada, in addition to Vision Credit Union ATMs.





CONTACT US

Looking for banking solutions for your agri-business? Talk with one of the friendly member service representatives at your local Vision Credit Union branch for information on accounts and lending products. Better still, our Vision Agriculture Specialists can bring agriculture banking services right to your door.

OUR BRANCHES

Alliance	Edgerton	Killam	Pincher Creek	Viking
Camrose, City Centre	Falher	La Crete	Sedgewick	Wainwright
Camrose, West End	Hardisty	La Glace	Stettler	Wetaskiwin
Castor	Hughenden	Manning	Two Hills	
Daysland	Irma	Peace River	Vegreville	

