



We don't see a car loan,  
we see a safe place  
for a new passenger.  
**We see banking differently.**

Whoever said "all you need is love" wasn't talking about parenting. Love may be free, but many parts of parenting come with a price tag. From car seats to strollers, from organized sports to post-secondary school, raising a child is expensive. **At Vision, we've got your back with financing/financial products to help parents through every age and stage.**

## Lending options

Whether you need a new set of wheels, a larger home or a renovated baby room, count on Vision for the right lending products to meet your needs.

### Mortgages: buying a new home

Has your growing family outgrown your home? When you're buying a new home, the right mortgage can make all the difference. We'll work with you to arrange financial terms that are convenient and truly affordable, so that your family home helps your family build a comfortable future.

As a credit union, we work for you. That's why we stretch your mortgage dollar with competitive interest rates and no hidden charges or penalties, so that you can be mortgage-free as quickly as possible. Make an appointment with a Vision mortgage specialist today.

Want to size up your house-hunting budget and learn about your payment options? Check out the mortgage calculator on our website at [visioncu.ca](http://visioncu.ca)



### Vision Home Equity Line of Credit

Need extra space for your growing family? Tap into the equity in your home to cover renovation costs with a Vision Home Equity Line of Credit.

- Line of credit is secured against your home equity
- Flexible, ongoing access to funds at a low interest rate
- Draw only what you need and pay interest only on what you borrow
- Flexible repayment options, from interest only-payments to complete payment

### Vehicle loan

No place for your new bundle of joy in the old pick up? Might be time for something a little roomier. We can help with that. Talk with a Vision lending specialist about borrowing options for baby-friendly wheels. Contact your branch to make an appointment today.

Compare your payment options using our loan calculator at [visioncu.ca](http://visioncu.ca)

Vision has 23 branch locations in communities across Alberta, including Viking. But we don't just see branch locations, **we see our hometowns.**





Jennifer  
Vegreville, 4 years  
Vision Member Service Representative

## Personal banking options

Flexible account options to fit your daily banking needs and your future goals. Whether you're after no-holds-barred account transactions, low monthly fees or incentives to save, we've got you covered.

### Grow With Us Account

Sow the seeds of good financial habits with an everyday banking account for kids 18 and under.

- No monthly fee, free debit purchases, Interac eTransfers, Automated Funds Transfers, online and self-service transactions and credit union ATM withdrawals, transfers and deposits.

### Traditional Account

Our basic chequing account for folks who don't do a lot of banking. \$1 monthly fee (waived with \$250 minimum monthly balance) and affordable transaction fees charged only on the services you use.

- Free credit union ATM deposits, two free credit union ATM withdrawals/transfers per month and free imaged statements

### Traditional Advantage packages

Choose from three combination packages to suit your banking habits — from moderate to nearly unlimited transactions.

- **Traditional Advantage I:**  
\$6 monthly fee, 25 free debits, unlimited, free online, telephone banking and eTransfers
- **Traditional Advantage II:**  
\$12 monthly fee, 50 free debits, unlimited, free online, telephone banking and eTransfers
- **Traditional Advantage Max:**  
\$18 monthly fee (waived with \$5000 minimum monthly balance), unlimited free debits, unlimited free self-service banking and basic in-branch transactions





Alana and her six grandkids  
Viking  
Vision Member

## Personal banking options [continued]

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### Maximizer Savings Account

The Maximizer Savings Account is a no-fee savings account. Charges apply to all products, services and transactions used. This account is for you if you need a limited number of transactions each month.

- No monthly fee, free credit union ATM deposits, free imaged statements and two free debits per month

### Maximizer Advantage Savings Account

Grow your savings faster with higher interest rates of the Maximizer Advantage Savings Account. There's no monthly fee and charges apply only to the products, services and transactions used. This account may be right for you if you're looking to park your money and watch it grow.

- No monthly fee, free credit union ATM deposits and free imaged statements

## Insurance solutions

As a parent, you've got a lot of financial responsibility resting on your shoulders. The right insurance can help carry some of that burden.

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### Credit insurance

Vision offers CUMIS® insurance for loans, credit cards, lines of credit and mortgages. In the event of a critical illness diagnosis, disability or a sudden death, payment protection can help keep your finances secure, so you and your family can focus on what matters.

Contact your local branch for more information or call CUMIS® directly at 1-800-263-9120



## Investing for post-secondary studies

It might seem crazy to think about your child's post-secondary studies so soon, but when it comes to RESP investments, **the sooner the better**. By planning ahead and contributing regularly — even very small amounts — a RESP can add up pretty quickly. Plus, the earlier you start, the more government grants and bonds you'll be eligible to receive.

### Registered Education Savings Plans (RESPs)

A RESP is one of the most effective ways to save for a child's education. Your RESP contributions become tax sheltered earnings and they can help you qualify for up to \$9,200 in matching contributions from government grants. A RESP can be used for tuition, books, living expenses and more.

- **Canada Education Savings Grant (CESG)**  
Each year, the federal government will match your RESP contribution by 20%, up to a maximum of \$500 for each child. You need to contribute \$2,500 a year to get the full grant of \$500 each year. Your child can carry forward unused grant contribution room until they turn 17.
  - **Lifetime limit, per child: \$7200**
  - **Available to: parents/legal guardians**

- **Canada Learning Bond (CLB)**

The CLB will contribute \$500 for your child at birth and an extra \$25 to cover the costs of opening a RESP, and \$100 for each year your family gets the National Child Benefit until your child turns 15.

- **Lifetime limit, per child: \$2000**
- **Eligibility:** based on the number of children in the family and household income. Parents with three children or fewer whose family income was less than \$49,020 in 2020 are eligible for the Canada Child Tax Benefit. For families with more children, that income threshold is higher per child. You must open a RESP for your child to qualify.

Contact Vision's Credential Asset Management team to help you plan your education investments.

Glen Bulger at 780-672-5540  
gbulger@visioncu.ca

Shelley Moch at 780-679-6201  
smoch@visioncu.ca

Sandra Bucknell at 780-624-5850  
sbucknell@visioncu.ca





## Get the benefits of banking differently



### 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.



### Tiered interest

Save faster by earning higher rates of interest as your account balance grows. Calculated daily, paid monthly.



CONTACT US

Looking for more information on financial solutions to help with parenting expenses? Talk with one of the friendly member service representatives at your local Vision Credit Union branch to learn more. [Check out our other financial solutions, products and services on our website at visioncu.ca](#)

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	

