



We don't see a RRSP,  
we see a bucket list fund.  
We see banking differently.

Everyone has different goals for their retirement years. Whether you want to consult, kick back or focus on travel and new pursuits, good planning is key. We've got financial services and strategies to help with that.



Angela  
Stettler, 10 Years  
Vision Loan Clerk/Receptionist

## Chequing and savings accounts

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

### Advantage 60+ Chequing Account

Over 60? You've earned some extra benefits. Our Advantage 60+ has no monthly fee, unlimited, free electronic transactions and in-branch services, no charge for personalized cheques, imaged statements and more.

#### Features include:

- Free debits, online/telephone banking/bill payments and Interac eTransfers
- Free deposits, bill payments, withdrawals/transfers — credit union ATM
- Free Automated Funds Transfer (AFT)
- Free in-branch withdrawals/transfers and bill payments
- 5 free ATM transactions: non-credit union (\$2.00 per additional)

### USD accounts

#### Is travel to the US part of your retirement plan?

A low fee USD chequing or no fee USD savings account designed for basic transactions and purchasing US dollars can help you take advantage of favourable exchange rates and stretch your dollars.

### 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.

- Monthly fee \$1.00 (waived with \$250 minimum monthly balance)
- Free deposits — credit union ATM
- 2 free credit union ATM withdrawals/transfers per month (\$0.50 per additional)
- Free imaged statements



## Chequing and savings accounts [continued]

### 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



### 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.

- Monthly fee – FREE
- Free deposits – credit union ATM
- Free imaged statements

### Maximizer Savings Account

The Maximizer Savings account is a no-fee savings account. Charges apply to all products, services and transactions used. The Maximizer Savings Account is for you if you have limited transactions and savings — all in one account.

- Monthly fee – FREE
- Free deposits – credit union ATM
- Free imaged statements
- 2 free debits per month

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







Jim and Jacqueline,  
Daysland  
Vision Members

## Investment solutions

A wise investment strategy is a critical part of any retirement plan these days. Vision Credit Union has partnered with Credential Asset Management Inc. to offer a range of investment options to our members. Credential Asset Management is the credit union-owned mutual fund dealer, which is part of Aviso Wealth Inc., a national wealth management provider. Our team of experienced financial advisors is available to help create and manage an investment strategy that's right for you.

### Registered Retirement Savings Plans (RRSPs)

Build your retirement nest egg, and you also pay less income tax right now. Another benefit? At Vision Credit Union, our RRSPs also qualify for our profit sharing program.

### Registered Retirement Investment Funds (RRIFs)

After retirement, you can roll your RRSP investment into a RRIF. You draw an income from the RRIF while the funds in it continue to grow, tax sheltered until they are withdrawn. Another benefit? At Vision Credit Union, our RRIFs also qualify for our profit sharing program.

### Tax Free Savings Account (TFSA)

A TFSA can be ideal for retirement saving. Contributions to a TFSA don't earn an immediate tax break, but any gains you make on your investments are tax free. Another benefit? At Vision Credit Union, our TFSAs also qualify for our profit sharing program.

### Term deposits

Invest with the confidence of a fixed interest rate and guaranteed returns. Choose a timeframe, deposit your money, and watch with confidence as your retirement savings grow.



## Investment solutions [continued]

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### Prefer to manage your investments on your own?

Head to [visioncu.ca](http://visioncu.ca) to learn about our online investing options with the Qtrade Investor platform. Contact Vision's Credential Asset Management team to help you with your retirement plan.

Glen Bulger at 780-672-5540  
[gbulger@visioncu.ca](mailto:gbulger@visioncu.ca)

Shelley Moch at 780-679-6201  
[smoch@visioncu.ca](mailto:smoch@visioncu.ca)

Sandra Bucknell at 780-624-5850  
[sbucknell@visioncu.ca](mailto:sbucknell@visioncu.ca)

## Insurance solutions

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### Travel insurance

For many people, retirement means opportunities to hit the road. Pack peace of mind with the right travel insurance for your journey. Whether you're a backpacker, cruise-goer, a world traveller or just escaping for the weekend, we have CUMIS® travel insurance coverage options to fit your style of travel.

### Credit insurance

Vision also 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



## 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 advice and information about preparing for retirement? Talk with one of the friendly member service representatives at your local Vision Credit Union branch to learn how we can help get you retirement ready. [Check out our other financial solutions, products and services on our website at visioncu.ca](#) or contact our experienced financial planning team directly.

Glen Bulger at 780-672-5540, [gbulger@visioncu.ca](mailto:gbulger@visioncu.ca)  
Shelley Moch at 780-679-6201, [smoch@visioncu.ca](mailto:smoch@visioncu.ca)  
Sandra Bucknell at 780-624-5850, [sbucknell@visioncu.ca](mailto:sbucknell@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	

