

and more ●●●

Wainwright Credit Union

Commercial & Agribusiness Services

MasterCard

Simplify commercial and agribusiness purchases with a MasterCard credit card. MasterCards are available to our members through our partner, CUETS, and our staff will help you apply. Select the Choice Rewards option, and watch your points grow.

Investment Services

- Term Deposits
- Registered Retirement Savings Plans
- Registered Retirement Income Funds

Personal Services

- Deposit accounts and consumer loans
- Personal lines of credit
- Residential mortgages
- Home equity lines of credit
- Student loans and more...

Financial Planning with PlanWright Financial

In addition to financial planning and life insurance services, our wholly-owned subsidiary offers comprehensive commercial and agribusiness services.

- Business and farm succession planning;
- Group RSPs and pensions for your employees;
- Key Person Insurance for your managers and executives;
- Group benefits for your business or farm.

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photo by: Chantelle Colson



Wainwright Branch
842-3391

Chauvin Branch
858-3751

Edgerton Branch
755-4064

Hardisty Branch
888-2883

Hughenden Branch
856-6070

Irma Branch
754-4001

Consort Agency
577-2650

PlanWright Financial
842-1370

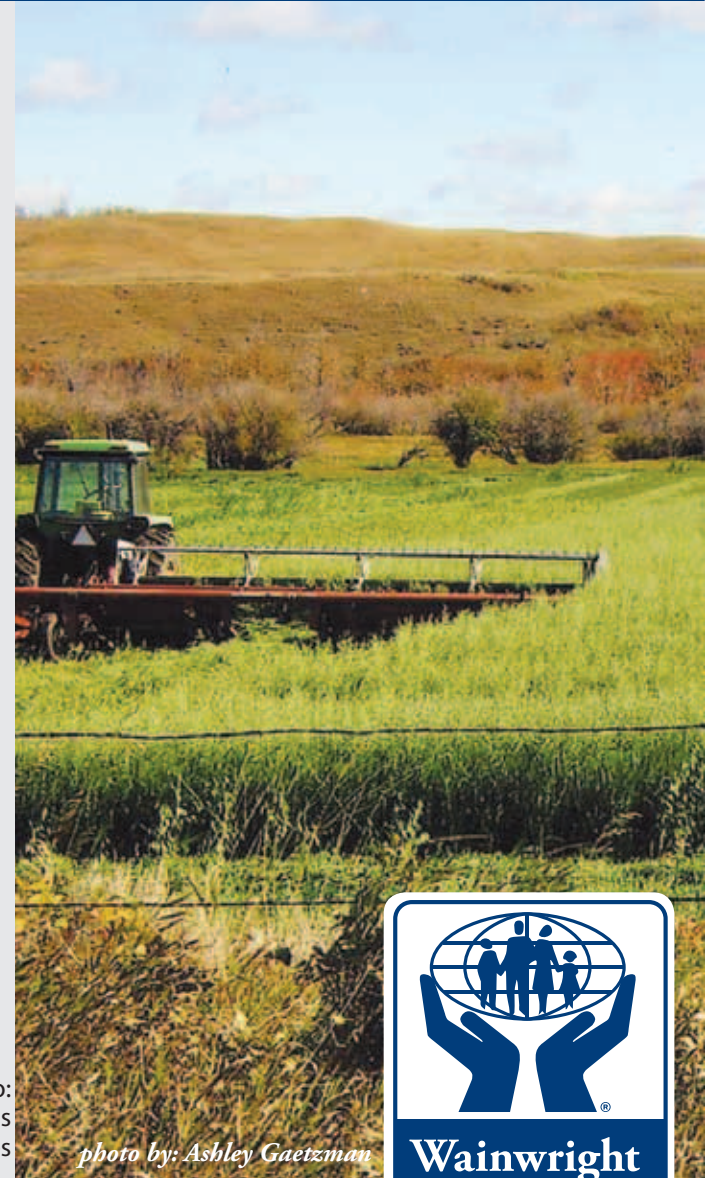


photo by: Ashley Gaetzman

Go to:
Business
Services

effective:
October 1, 2007



www.wainwright-cu.com

Commercial and Agribusiness Services

Banking Services

- Chequing accounts
- Savings accounts
- US\$ accounts
- Wires, travelers cheques, cheque certification, drafts, etc.
- Safety deposit boxes
- Personalized cheques
- *eSwitch*® service for painless transfer of your electronic payments from other financial institutions to Wainwright Credit Union
- Comprehensive statements printed at month-end include information on chequing accounts, savings accounts, loans, mortgages, lines of credit, etc.
- On-line month-end statements and cheque images available on the first of the following month.
- Statements and cancelled cheques on CD ROM - a whole year of account statements and cheque images.
- Cash parcels
- Deposit books
- CAFT (Customer Automated Funds Transfer): to set up your own electronic payroll and account transfers for your customers' payments to you.
- Night depository: supplies.

Commercial Loans Services

Expert Staff

Our Business Account Managers are more than lenders. They are experienced, well-trained professionals with business savvy and a strong desire to help your business succeed. Whether your financing needs are simple or complex, small or large, you will be in good hands.

Commercial Term Loans and Mortgages

- Competitive fixed or floating interest rates;
- Repayment structured to accommodate cash flow;
- Choice of repayment methods and frequencies;
- Optional life and disability insurance available;
- No prepayment mortgage penalties if paid out with funds that are not borrowed.

Commercial Lines of Credit and Authorized Overdraft Protection

- Ready cash when your business needs it;
- Designed for your particular needs;
- Available for operating purposes such as financing A/R, building up inventory, seasonal requirements, etc.;
- Funds advanced for specified amounts or on an overdraft basis.

photo by:
Sally Jo Amundson



Agribusiness Loans Services

Specializing in Farming & Agriculture

Our Agribusiness Account Managers are aware of local markets and trends in farming and agriculture. This knowledge combined with their expertise in the financial industry, is a winning combination that will help your farm operation succeed.

Agribusiness Term Loans

A Wainwright Credit Union Ltd. term loan can be used to purchase livestock, farm equipment and other business expenses or to consolidate debt.

- Competitive fixed interest rates;
- Various repayment methods and frequencies.

Farm Mortgages

Mortgages are available to purchase farm land or to consolidate debt.

- Competitive interest rates;
- Various repayment methods and frequencies;
- No prepayment penalty if paid out with funds that are not borrowed.

Agricultural Operating Lines of Credit and Authorized Overdrafts

- Ready cash when your farm operation needs it;
- Can be used to finance accounts receivable, seasonal requirements, market livestock, or other cash-flow needs;
- Competitive interest rates;
- Annual review to make sure the line of credit or authorized overdraft is meeting your needs from year to year.

Easy account access... 24/7... world wide!



photo by: Dale Roadhouse

- **ATM's and points of sale, at thousands of locations, using your Member Card debit card or Master Card Global Payment Card**

- **www.wainwright-cu.com**