

Products & Services Overview



EVERYDAY BANKING

No two people have the same banking needs. We offer a variety of accounts and banking packages to meet your particular situation. Fees at Alterna are lower than most major financial institutions, and since Alterna is member-owned, our profits from fees go right back to our members and back into the communities we serve.

Our Everyday Banking Packages

Basic - For a low but consistent number of transactions every month

Value - Ideal if you make a moderate number of monthly transactions

Unlimited Services - Perfect if you're an active user who wants a full suite of services

Student Life - A free banking package for post-secondary students

Youth Start - A free banking package for those youth age 18 and under

Pay as You Go - For occasional users

59+ Club - No monthly fee on the Basic package, or 50% off the monthly fee on the Value & Unlimited packages



HOME BUYING

At Alterna Savings, you can choose from our vast range of mortgage products. With term lengths as short as 6 months and as long as 10 years and options of fixed or variable rate, and open or closed terms, we're sure to have a solution that fits your needs.

We also have innovative mortgage solutions like the Flexi-Mortgage – where you can divide your mortgage into as many as six terms for greater flexibility and prepayment options. Or, our Multi-Ownership mortgage that allows you to buy a home with family members or your best friend. Want to take advantage of the equity in your home? Talk to us about a Home Equity Line of Credit.



WEALTH MANAGEMENT

At Alterna, we believe smart investors like you are a little different. You're well aware that investing wisely can do more than boost your savings. It can change your life.

Alterna's wealth management services have more to offer you than ever before. We've partnered with industry leader Aviso Wealth to bring you an outstanding level of wealth management services and products. Drawing on all of the financial tools and products available, our investment specialists will ensure your wealth grows and is preserved throughout your lifetime.

Alterna's comprehensive wealth management services include:

Investment Planning • Retirement Planning • Estate & Insurance Protection • Education Funding



INVESTMENTS

There are so many ways to invest and save, it can seem overwhelming. No need to stress – we can help. Our Investment Specialists will help create a savings plan that's perfect for you.

Term Deposits • TFSA's • RRSP's and RRIF's • RESP's • Investment Savings Account • Special Shares • MarketTracer
Term Deposits • Mutual Funds



ALTERNA SAVINGS COLLABRIA VISA CREDIT CARDS

We have a full range of VISA credit cards to fit your needs – cash back, no annual fee, travel, low-interest rate, US Dollar, and no-fee Student.

Apply now to benefit from great features that include Flex Rewards, Apple Pay, Balance Transfer, and much more.

OTHER PRODUCTS AND SERVICES

ONLINE AND MOBILE BANKING

Access your accounts anytime, anywhere through Alterna Online Banking and the Alterna Mobile App, available on iOS and Android. Get real time account balance information and account history, pay bills, transfer between your accounts and much more right at your fingertips.

DEPOSIT ANYWHERE™

Quickly and securely deposit cheques with your smart-phone or tablet. Whether you're at coffee with friends, at work, or staying up late – any time is right to deposit cheques.

FOREIGN CURRENCY SERVICES

Foreign currency services are available at all Alterna branches. You can order from a selection of over 25 currencies at competitive exchange rates, and your order will be ready for pick up usually the next business day.

NEW TO CANADA

We know it is difficult to move to another country. All the work, a new language, a new culture. So when it comes to taking care of your banking needs, we try to make you feel at home. We make the process fast and easy. We offer you special rates and free services on your banking needs. Welcome to Alterna. We deliver the Good in Banking. Ask us about our Good Start package.

SAVE THE CHANGE

Save without even thinking about it. Purchases using your debit card in Canada or the US are automatically rounded-up to the nearest dollar. The rounded-up amount is then moved from your chequing account to a designated savings account.

Alterna Savings is a local credit union and a member of the Financial Services Regulatory Authority of Ontario (formerly the Deposit Insurance Corporation of Ontario) June 2020.

OVERDRAFT PROTECTION

Help cover unexpected cash shortfalls with overdraft protection. Add Overdraft Protection to your Alterna everyday banking account and enjoy the peace of mind of knowing you'll have access to extra funds when you most need them.

BUYER PROTECTION AND EXTENDED WARRANTY

Protect your purchases on your Alterna Debit card with Alterna's Buyer Protection and Extended Warranty Protection program! You're automatically enrolled when you sign up for the Alterna Savings Debit Card with one of the following banking packages associated to your account: Basic, Value, Unlimited, Student Life, Youth Start and Good Life.

WIRE TRANSFERS

If you need to send or receive money quickly and safely across the country or internationally, a wire transfer (sometimes also called a wire payment) is often the best option.

TRAVEL INSURANCE

We have partnered with CUMIS to offer you the "Get Travelin'" insurance program. It is designed to fit your travel lifestyle. Administered by Allianz Global Assistance Canada, it offers competitive and comprehensive coverage, preferred rates, and quality customer service.

Useful Links

Here are some important links that you should review as a new member:

- **Privacy Policy** – alterna.ca/OnlinePolicies/SecurityAndPrivacy/
- **Deposit Insurance** – alterna.ca/OnlinePolicies/DepositInsurance/
- **Access to Funds** – alterna.ca/Personal/EverydayBanking/Access/AccessToFunds/
- **Addressing any Concerns** – alterna.ca/AboutUs/ContactUs/ComplimentsAndConcerns/