



### OUR SERVICE COMMITMENT TO YOU

As a full service financial institution, Island Savings offers a comprehensive product lineup created to meet the needs of our members. We offer a diverse range of competitive products and services. And because we're Island based, we know the marketplace and the benefits of living and working here.

### SPECIAL OFFER FOR ARBUTUS RIDGE GOLF CLUB MEMBERS

#### Personal Loans & Financing

- Up to \$7500 Personal Loan for Membership Purchase\*
- Competitive Rates – Prime +1 up to 2 years (on minimum purchase of \$1200)
- Customized membership packages available (e.g. include golf clubs and lessons; up to \$7500 total)
- Flexible payment options

#### Personal Accounts

- \$100 paid to new members who open a membership before June 30, 2011 (Must be 19 or older. One bonus per new member.)
- Additional \$25 paid to new members who open a new chequing or savings account package
- \$25 paid for each pension and/or payroll direct deposit to a maximum of \$50
- FREE internet and telephone banking
- FREE online statement and cheque viewing

#### Investments

- FREE financial review with a Certified Financial Planner

#### Insurance

- Private auto and ICBC Autoplan insurance
- Homeowner, tenant, condominium, and rental property insurance
- Travel insurance, and recreational vehicle and marine insurance
- Life, disability and key person insurance
- Long-term health Care, Critical Illness Insurance

*\*“Representative transaction for a 24 month term loan of \$7500, at a floating interest rate of Prime plus 1.0% per annum, calculated monthly, with twenty four equal consecutive blended periodic payments of \$325.74 each commencing one month after funds are advanced and monthly thereafter, with no non-interest finance charges added to cost of borrowing. Total cost of credit to the end of the 24 month term is \$317.76 and outstanding balance the due is \$0.00. The floating interest rate is indexed to Island Saving's Prime Lending Rate ("Prime") which is currently 3.0% per annum; interest rate for this representative transaction is therefore 4.0%, per annum calculated monthly. APR is 4.016%. An increase or decrease in Prime during the term will increase or decrease the interest rate, the total cost of credit and APR. Actual rates and approvals are based on individual risk profile and security. Non-interest finance charges in other types of transactions may apply and increase individual total cost of borrowing.”*

### YOUR CONTACTS

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