



MARKET CRASH
- WAIT 2 YEARS -

WAITED TOO LONG
- SO SORRY -

GOOD RATES
- GOOD TERMS -

RATE UP 1/4%
- BIG WHOOP -

RATES JUMPED
- INVEST NOW -

The Waiting Game

Still playing the waiting game?

Get your money growing now with
our laddered investment strategy.



Dear XXXX,

Deciding when to invest can be tricky at the best of times, but especially in times of an uncertain economy. Will interest rates go up, down, or sideways? If you wait for higher rates, you're not putting your money to work now. If you don't wait, you might miss out on higher rates to come.

So what do you do? That's where Interior Savings comes in. We know it's more than what you invest in and when, it's how you do it. With our laddered investment strategy, you can invest safely and minimize interest rate risk, start your money growing, and still enjoy significant returns. Plus, consolidating your investments held at other financial institutions will help give your funds a strong head start. So why play the waiting game, when your money could be working for you now?

In the next few weeks, we'll be calling to discuss how we can help get your money growing, but in the meantime, take a look at all the investment advantages Interior Savings offers or visit us at www.interiorsavings.com.

We look forward to talking with you,

Your XXXX Branch Team



What's our laddered investment strategy?

It's a safe, simple, but effective strategy to maximize your returns over time. We divide your initial investment into 5 equal parts and invest the first part for one year, the second for two, and so on, with the last part invested in a 5-year term. Every time one of your deposits matures, you roll it into a new 5-year term. That's the ladder effect.

This reduces risk from fluctuating interest rates, gives you some access to your funds since 20% of your money comes due every year, and gets you a better overall return, as rates on 5-year terms are better than shorter ones. It also eliminates guessing the best length of time to invest.

Need a good reason to invest with us now? How about four?

1 EXPERTISE

At Interior Savings, we take your financial success to heart. So our friendly, knowledgeable investment experts take the time to get to know you, your needs, and your financial goals. And because markets constantly change, we make sure we're in touch with you on a regular basis to let you know how your investments are doing and offer advice on how to get even more out of them. As we like to say, you don't need to be a financial expert, you just need to know one.



2 CHOICE

Like the old saying goes, you can't fit a square peg in a round hole. That's why we offer a wide range of investment products to fit whatever your needs and financial comfort levels are – from a variety of guaranteed term deposits to higher-return custom portfolios. And to give you the benefit of avoiding the tax man's bite, your investments can also be held as RRSPs or Tax-Free Savings Accounts.



3 SECURITY

You work hard for your money, so obviously you want it to stay safe. Term deposits, whether they're our new Escalator, SecurePlus, HeathPlus or Index Linked, keep your original investment secure and offer guaranteed rates of return, but with the potential for even higher returns. Plus, for added peace of mind, your deposits carry unlimited deposit insurance protection and are 100% guaranteed by the Credit Union Insurance Corporation of British Columbia.*



4 CONVENIENCE

It's always easier for you to manage and track your finances when they're all under one roof, so we can consolidate your funds and investments held at other institutions. And with our 24/7 online banking access, you can easily view account statements, make RRSP or TFSA contributions anytime and access a host of useful tools and calculators to help you make informed decisions. For added convenience, we can also set up automatic deposits into your investment of choice.



*As a BC Credit Union member, your deposits now carry unlimited deposit insurance protection and are 100% guaranteed by the Credit Union Insurance Corporation of British Columbia. For more information please visit www.cudicbc.ca

Interior Savings Credit Union
300 - 678 Bernard Ave
Kelowna, BC V1Y 6P3



Customer Address
111-2222 St. Name
Kelowna, BC
V6E 1H4



we're here for you.