



Your local



HOME IMPROVEMENT



Co-operative Partnership

This promotion applies to the purchase of materials and supplies for a home improvement project including, but not limited to, building a deck, finishing a basement, building or purchasing a shed, and renovating areas of your home.

1. The purpose of this campaign is to:
 - a. Encourage community members to deal locally with Luseland Credit Union and Unity Credit Union for their lending needs, and Delta Co-op to purchase their home improvement supplies and materials.
2. This promotion will run from **Tuesday, August 3, 2021 to Thursday, September 30, 2021**. The promotion duration is subject to change without notice.

Luseland Credit Union and Unity Credit Union Loan:

3. For the purposes of an unsecured loan through Unity Credit Union or Luseland Credit Union, the following applies:
 - a. Loan must meet minimum amount of \$1,000, but not exceed the maximum amount of \$15,000.
 - b. Loan maturity must be 5 years or less.
 - c. Discount off the base rate (prime + 1.75%) will be based on the insurance purchased at the time of loan. Discounts are as follows:
 - i. Credit Life Insurance: discount of 0.25%
 - ii. Credit Disability Insurance: discount of 0.25%
 - iii. A cumulative rate discount to a maximum of 0.50% will be given depending on the combination of insurance options purchased.
4. If the loan amount is higher than \$15,000, regular term loan qualification, mortgage qualification, rates, and criteria will apply.
5. Borrowers must qualify for credit under normal lending criteria of the credit union (O.A.C.).
6. If approved, a commitment letter will be drawn up stating the member is pre-approved for financing. The member is responsible to present this letter to Delta Co-op.
7. If items are purchased through Delta Co-op, the funds for the loan will be dispersed directly to Delta Co-op to cover the cost of materials. This only applies if the loan is funded through Luseland Credit Union or Unity Credit Union.
8. If items are purchased through a supplier other than Delta Co-op, the previous borrowing qualifications and rates are applicable, however, other discounts and partnerships as outlined in this promotion will not apply.

Delta Co-op Discount:

9. For the purposes of the discount off materials from Delta Co-op, money must be borrowed to purchase the home improvement items to qualify. The following criteria apply:
 - a. If the loan is funded through Luseland Credit Union or Unity Credit Union, a discount of 10% off regular priced items will apply.

- b. If money is funded outside of this co-operative partnership, a lower value of discount may still apply.
- c. To qualify for the 10% discount, a pre-approval letter from either Luseland Credit Union or Unity Credit Union must be presented at the time of sale. This letter must be obtained through meeting with a lender at either Luseland Credit Union or Unity Credit Union and will be provided once the individual has been pre-approved for the loan

General Rules and Regulations governing this promotion:

10. Employees, directors, and any family members living in their immediate household are eligible for this promotion.
11. The Participant hereby agrees to fully indemnify and hold harmless Delta Co-op, Luseland Credit Union, and Unity Credit Union and its officers, directors, shareholders, employees, agents, representatives, legal representatives, successors and assigns (herein after called “the Indemnified Parties”) and each of them from and against any and all claims, liabilities, obligations, losses, damages or costs, including legal costs as between a solicitor and his own client, incurred or suffered by the Indemnified Parties or any of them in connection with or arising out of:
 - a. any injuries, losses, or damages (herein after collectively called “the Damages”) incurred or suffered by the Participant arising out of the promotion but not restricted to injuries, losses or damages to the person or the property of the Participant or third parties; and
 - b. any claims, action or causes of action commenced or pursued by or on behalf of the Participant in connection with or arising out of the Damages; whether or not the damages arose out of or in connection with breach of contract, negligence, accident or otherwise on the part of the Indemnified Parties, or any of them.
12. The Participant hereby waives and discharges the Indemnified Parties and each of them for any and all:
 - a. liabilities or obligations of the Indemnified Parties or any of them to the Participant in connection with or arising out of the Damages; and
 - b. claims, actions, or causes of action that the Participant has or may have against the Indemnified Parties or any of them in connection with or arising out of the Damages.
13. The Participant acknowledges that the Participant has assumed any and all risks associated with any and all dangers or hazardous conditions which may be encountered arising out of the promotion and the Participant agrees that the Indemnified Parties shall be under no obligation or liability to provide the member with notice of such dangerous or hazardous conditions.
14. Any words in this release and Indemnity which refer to the singular number also shall include the plural number and vice versa.
15. This release and Indemnity shall be governed by the laws of the Province of Saskatchewan.
16. This release and indemnity shall be binding upon the Participant and his or her heirs, executors, administrators, legal representatives, successors, and assigns.

This promotion is brought to you by your local co-operatives:



Delta

