

**Unity Credit Union**  
***2023 Ag Loan Promotion***  
***July 17 – November 3, 2023***

This promotion applies to a new purchase or transfer in of existing agriculture loan including, but not limited to, cattle and equipment purchases.

1. The purpose of this campaign is to:
  - a. Encourage people to deal locally with Unity Credit Union for their lending needs.
  - b. To increase Unity Credit Union's loan portfolio.
2. This promotion will run from **Monday, July 17<sup>th</sup> to Friday, November 3<sup>rd</sup>, 2023**. The promotion duration is subject to change without notice.
3. A rate special will be offered for the duration of the promotion as follows: 5-year fixed rate of 6.95% for Risk rating 1,2,3. Risk rate 4 is 7.20%. Risk rate 5 is 7.45%. Risk rate 6 is 7.70%. Risk rate 7 is 7.95%. Rate is subject to change at anytime throughout the promotion.
4. Amortization of the loan can be for up to 10 years. However, the rate will only be fixed for the first 5 years and then will be renewed at the best rate for the member. Members will then have the option of a floating rate or a fixed rate.
5. The promotion is a loan campaign. In order to qualify, money must be borrowed to purchase agriculture equipment or livestock, or transfer in an agriculture loan from another institution.
6. Borrowers must qualify for credit under normal lending criteria of the Credit Union (O.A.C.).
7. Employees, directors, and any family members living in their immediate household are eligible for this promotion.
8. Application fee of 0.35% applies.
9. The borrower agrees to savings as indicated above by Unity Credit Union.
10. The Participant hereby agrees to fully indemnify and hold harmless 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.
11. 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.
12. 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.
13. Any words in this release and Indemnity which refer to the singular number also shall include the plural number and vice versa.
14. This release and Indemnity shall be governed by the laws of the Province of Saskatchewan.
15. This release and indemnity shall be binding upon the Participant and his or her heirs, executors, administrators, legal representatives, successors, and assigns.