

**Unity Credit Union**  
***2025 New Year Loan Promotion***  
***January 15, 2025 – March 14, 2025***

*This promotion applies to a new purchase or transfer in of existing loan to Unity Credit Union during the promotional campaign period.*

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.
  - c. This promotion can be used for any consumer, agricultural, or commercial loan.
2. This promotion will run from **Wednesday, January 15<sup>th</sup>, 2025 to Friday, March 14<sup>th</sup>, 2025**. The promotion duration is subject to change without notice.
3. A rate special will be offered for the duration of the promotion as follows:
  - a. 3-year unsecured loan rate of 5.49%.
    - i. Unsecured loans can be taken for a maximum of 3 years, however, if the member wants to do 1 or 2 year terms, we will honour the 3-year unsecured rate.
    - ii. Life insurance or disability insurance must be taken or assigned to qualify for this rate.
  - b. 5-year secured loan rate of 4.99%.
    - i. Amortization of the loan will be based on the age of the item used as security as per amortization schedule. The rate will only be fixed for the first 5 years, and then will be renewed at the best rate for the member.
  - c. The promotional rates are subject to change at any time throughout the promotion.**
  - d. No penalty will be charged to pay the loan off early.
  - e. Not to be used for a mortgage.**
4. The promotion is a loan campaign. In order to qualify, money must be borrowed for a new purchase or transfer in an existing loan from another institution.
  - a. If the loan is for consumer use, then the borrower must agree to payment frequency terms of weekly, bi-weekly, or monthly payments.
  - b. If the loan is for commercial/business use, then the borrower may make semi-annual payments.
5. Borrowers must qualify for credit under normal lending criteria of the credit union (O.A.C.).
6. Employees, directors, and any family members living in their immediate household are eligible for this promotion.
7. The borrower agrees to savings as indicated above by Unity Credit Union.
8. 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.
9. 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.
10. 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.
11. Any words in this release and Indemnity which refer to the singular number also shall include the plural number and vice versa.
12. This release and Indemnity shall be governed by the laws of the Province of Saskatchewan.
13. This release and indemnity shall be binding upon the Participant and his or her heirs, executors, administrators, legal representatives, successors, and assigns.