



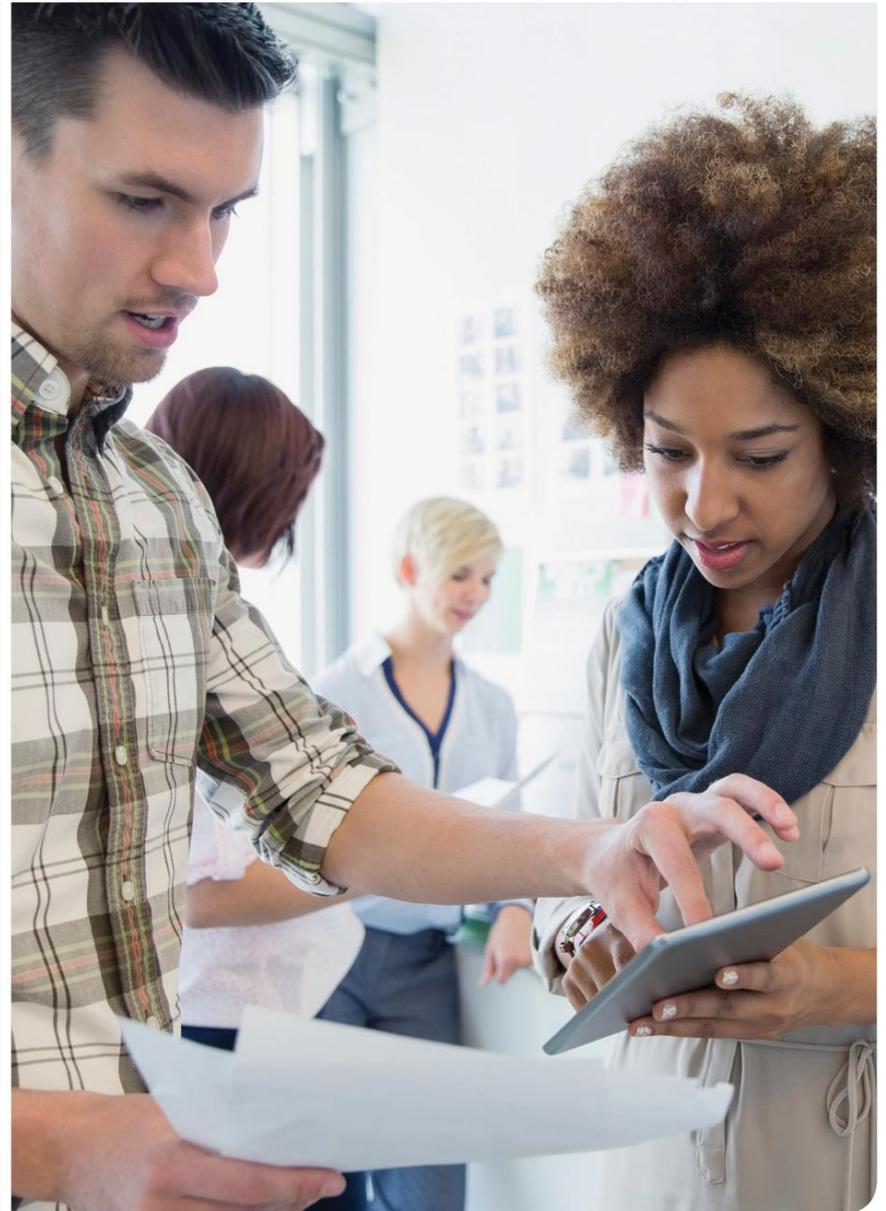
# Fort Vermilion School Division Group Financial Services



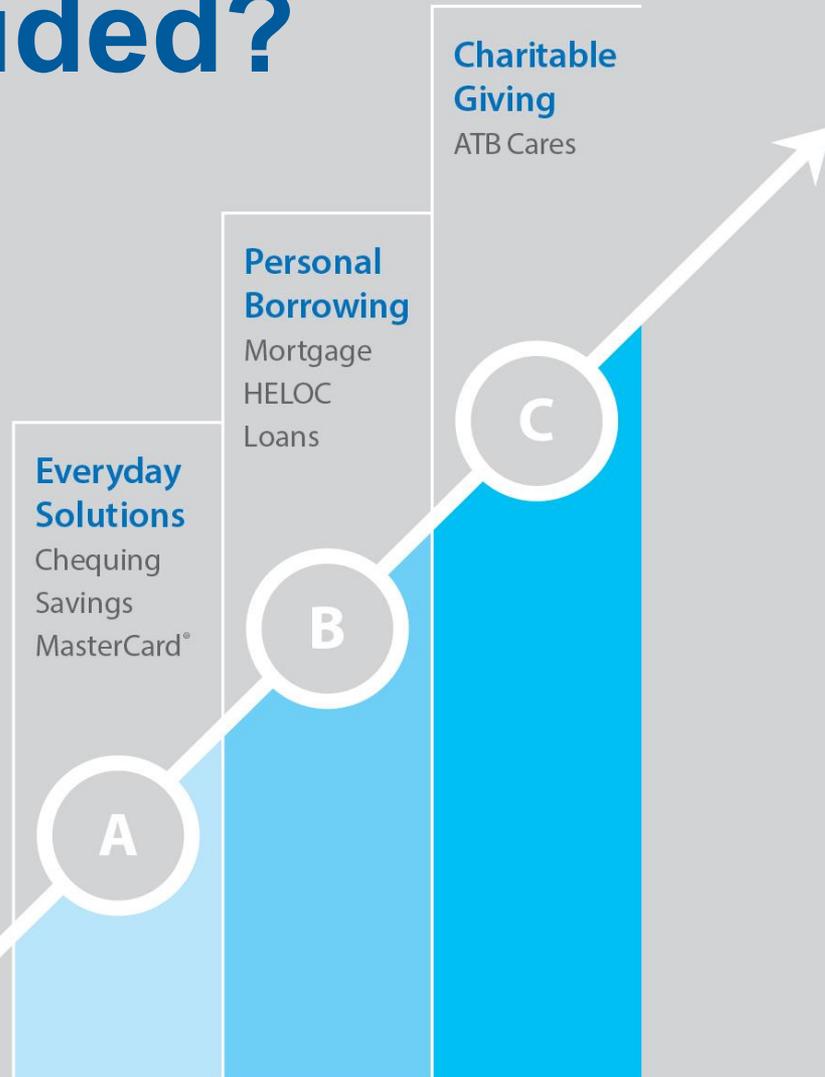
# Welcome to Fort Vermilion School Division's Group Financial Benefits

It's full of valuable personal financial offerings for you.

- This is in addition to your current compensation and benefits package.
- Enrolment is voluntary.
- Substantial financial benefits are available.



# What's included?



# Everyday Financial Solutions

## Personal Chequing Accounts

- Basic Account — **No Charge** (Regular \$3.95/month)
- Unlimited Account — Save \$5.00/month
  - Regular \$9.95 - \$5.00 = **\$4.95/month**
- Advantage Account — Save \$5.00/month
  - Regular \$21.95 - \$5.00 = **\$16.95/month**

**Save up to \$60/year or \$300 over five years!**

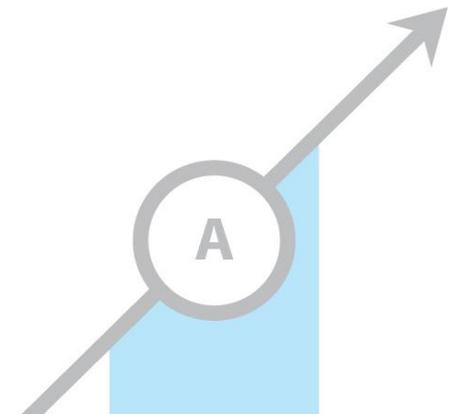


# Everyday Financial Solutions

## Enhanced Annual Savings

- Retirement Savings Builder Account (RRSP)
- Tax-Free Saver Account (TFSA)
- Registered Education Savings Plan (RESP)  
Daily Interest Savings Account
- Springboard Savings Account

**Top up your savings with an annual \$25 boost!**



# Everyday Financial Solutions

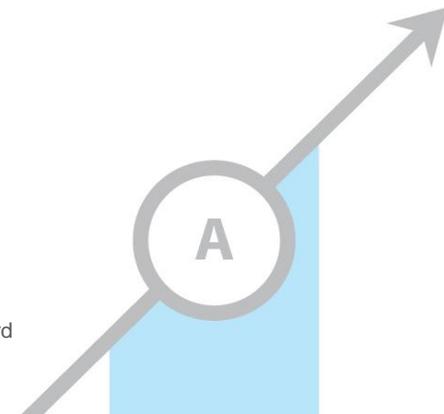
## MasterCard® Introductory Offer\*

You will earn 50% more points or cash-back for the first three months!

- Gold My Rewards® Travel MasterCard
- Gold Cash Rewards® MasterCard

**No annual fee!**

\* On approved credit. Standard annual interest rates for purchases are 19.9% and for cash advances 21.9%. ATB Gold Cash Rewards and Gold My Rewards are trademarks of Alberta Treasury Branches. MasterCard® is a registered trademark of MasterCard International Inc. ATB Financial is a licensed user.



# MasterCard® Introductory Offer

Enjoy an introductory offer of 50% more points or cash-back for the first three months.



Personalize Your Card with MyPic—  
over 50 images to choose from.  
Visit [atb.com/mypic](http://atb.com/mypic) to learn more.

## ► Gold My Rewards® Travel MasterCard\*

ATB Gold My Rewards Travel MasterCard holders enjoy premium travel perks like flight and luggage delay insurance. Visit [atb.com/GoldTravel](http://atb.com/GoldTravel) for complete features and details.

Plus, get these Gold value-added features:

- 50% more points for the first three months
- 10 points for every dollar you spend
- No annual fee
- Points that never expire
- Book on any airline and no blackouts
- Pay with your card to top up your travel or merchandise redemption

- Redeem points for donations to your favourite charity at [atbCares.com](http://atbCares.com)
- Book your own travel directly online, or book separately and redeem your points for a credit to your account

## ► Gold Cash Rewards® MasterCard\*

ATB Gold Cash Rewards MasterCard holders take advantage of powerful perks like:

- 50% more cash back for the first three months
- Unlimited 1% cash back on all your purchases
- No annual fee
- No caps or tiers on cash back earnings

## ► Additional Features Include\*

- 0% interest for six months and no fees on balance transfers (available only at time of application)
- Zero liability fraud protection for all unauthorized purchases
- Gold advantages like Purchase Assurance, Extended Warranty, Travel Assistance Services, Car Rental Collision Damage Waiver, Personal Effects and Common Carrier Accidental Death and Dismemberment Insurance
- MyPic—Choose from more than 50 images to personalize your card
- Mobile PayPass sticker available

# Everyday Financial Solutions

## MasterCard® MyPic

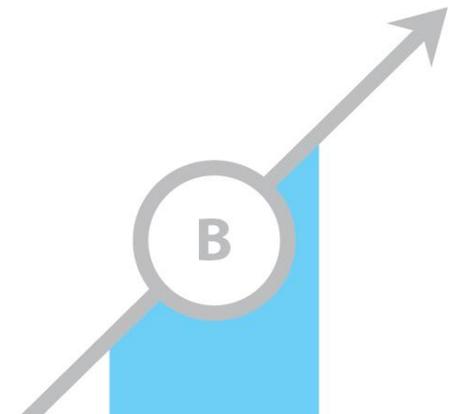


# Personal Borrowing

## Renewable Credit towards Your Mortgage or Home Equity Line of Credit (HELOC)

- ATB Clear-Cut Mortgage Rates
- Up to \$350 credit towards a mortgage or HELOC setup fees\*
- HELOC at Prime + 0% for the first 9 months and Prime + 0.5% thereafter\*\*

\* Offer available on a minimum borrowed amount of \$100,000. Renewable \$350 credit available to customers increasing the amount of their total secured lending. \*\* On approved credit. Rates are variable based on ATB's Prime lending rate, which can fluctuate without notice. The prime rate on July 20, 2015 is 2.70%. Maximum equity percentages apply and are subject to any prior mortgage or other encumbrances. Residential properties only. Limited to one per household.



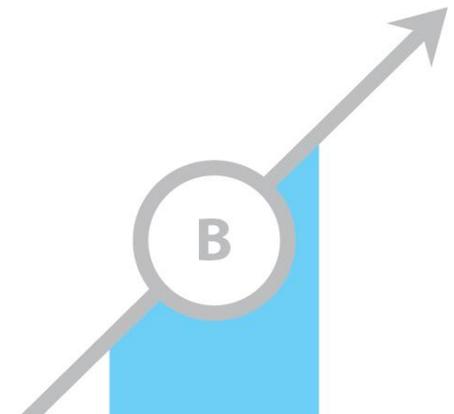
# Personal Borrowing

## Preferred Rates



2.5% off applicable interest rates for personal loans and unsecured lines of credit.\*

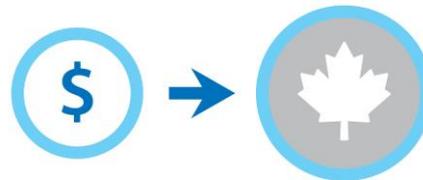
\* To a minimum rate of Prime + 3.0% and on approved credit.



# Charitable Giving

## Leverage Community Investments

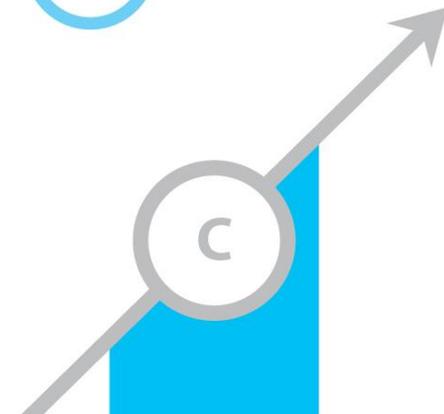
- Donating to Canadian registered charities.



- Donating to Alberta registered charities.\*



\* ATB will donate up to \$100,000 to match 15% of all donations (maximum of \$1,000 per donation) made through atbCares.com to Alberta charities.



# Why ATB Financial?

“Today’s ATB Financial is expert *and* caring. It’s brilliantly simple, and uniquely Albertan.”

–Dave Mowat, President and CEO

## Dream

We’re changing our world by putting people first and making dreams come true.

“Grounded and innovative”



**ATB** Cares

# We put people first

In 75 years, we've grown from one small Treasury Branch to become the largest Alberta-based financial institution, with assets of \$37.7 billion. Today 5,000 team members help more than 697,000 customers in 242 Alberta communities



<http://www.atb.com/about/Pages/default.aspx#sthash.VcSrebhf.dpuf>

# Manage your money, any way you want

We know that banking at ATB is not about us—it's about you. You need to manage your money whenever and however it's convenient for



ATB Mobile



ATB Online



Branch



ABM

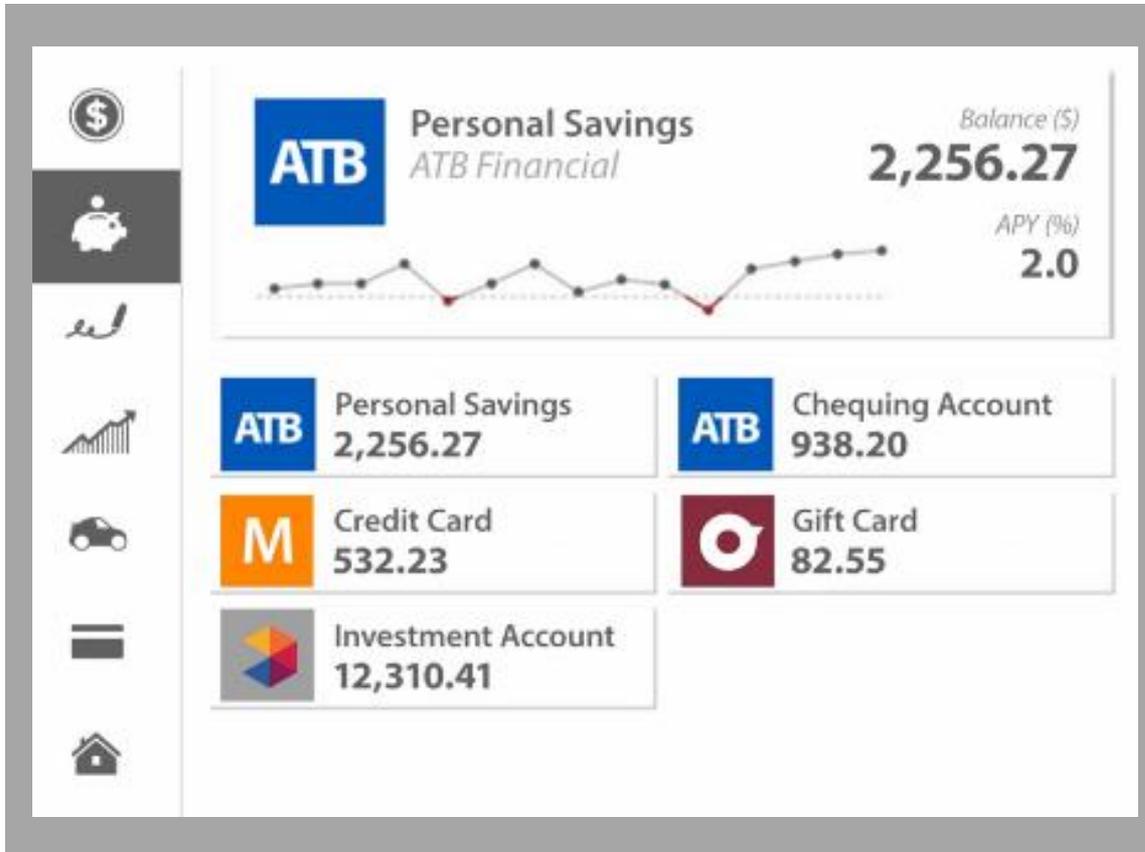


Phone



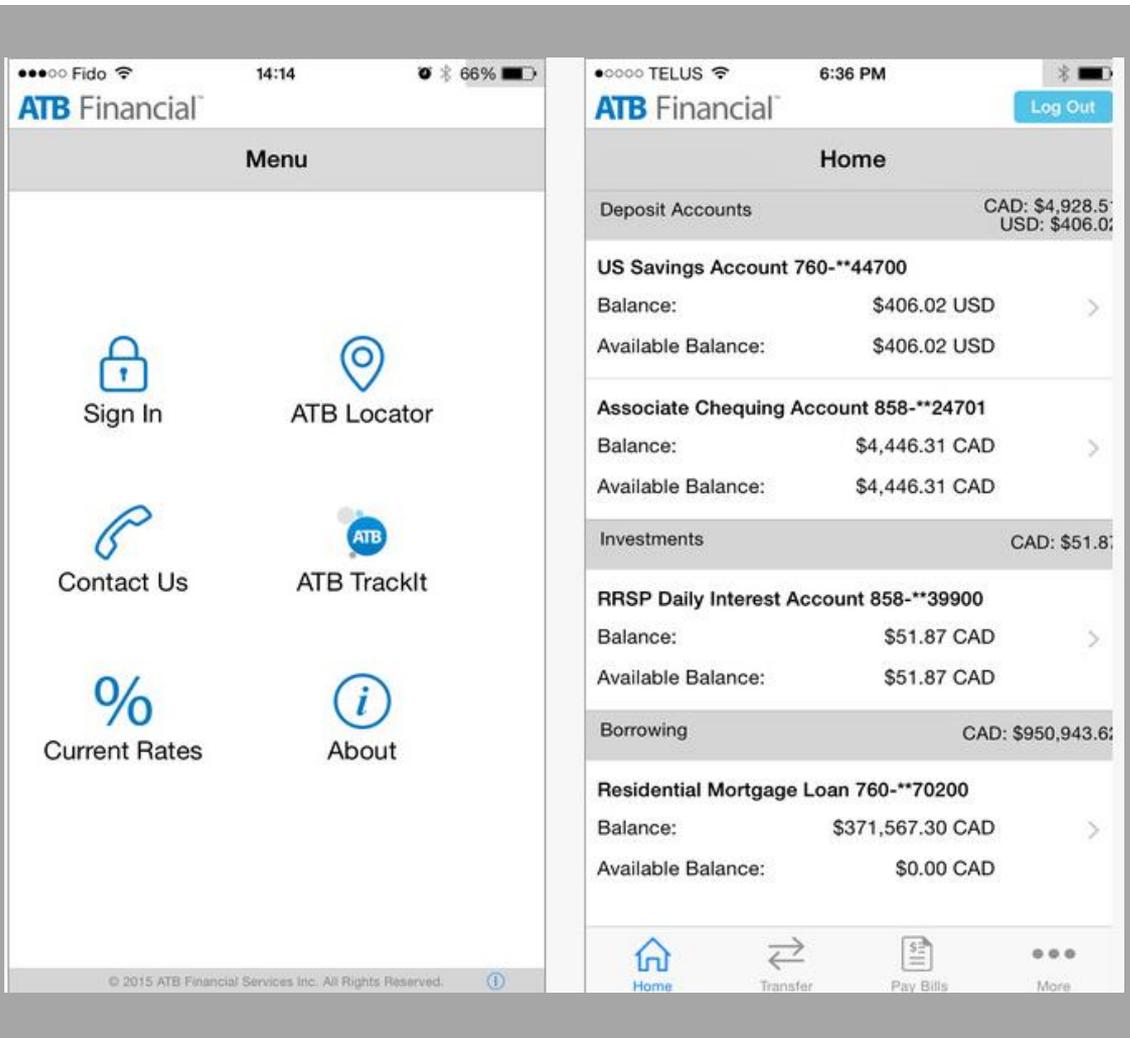
Online Investing

# ATB TrackIt™



- See **all** your accounts
- Track your spending
- Instantly create a budget
- Set goals & Achieve goals
- See how you're trending
- Tackle your debt
- Know how much you're worth
- TrackIt on-the-go (*Coming Soon*)

# Mobile App



- Instant Access
- Give yourself a peace of mind – Your money is Safe
- Access Mortgage / USD rate Information
- On the go:
  - e-mail money transfer
  - Add new payees on bill payment
  - Locate ATB branches and ABMs
- ATB TrackIt

# ATB Online

ATB Online™

Accounts

Transfers

Interac e-Transfer

Pay Bills

Stop Payments

Messages

Self-Service

TrackIt

Account Summary | Account Activity | Download | E-Statements |

Welcome to ATB Financial

## Account Summary

You have [no new messages](#).

Today's Items For Review

Account Display

Display By Account Type

Display By Asset/Liability



**ATB TrackIt™**  
See all your money and add non-ATB accounts, credit cards, loans, and investments.

[+ Add now](#)

# Get Started

## Fort Vermilion School Division Group Financial Benefits

It's full of valuable personal financial offerings for you.

- Questions?
- Signing up
- Discover more about your Group Financial Benefits package by visiting your local ATB Financial or by calling the numbers provided in your handbook.
- Learn more about ATB Financial by visiting [atb.com](http://atb.com)

