

**GUARANTEED  
INVESTMENT!**

# Financial Fitness

## Starts with an Escalator Term Deposit!

**Watch your investment grow with interest rates that increase over three or five year terms with an Escalator Term Deposit.**

### **What is it?**

An Escalator Term Deposit is a guaranteed investment, available in three or five year terms, with rates of return that increase every year of the term! This investment carries the additional flexibility of allowing redemptions annually, on the term anniversary. The minimum investment value is \$1,000.

### **Who is it for?**

Anyone who is looking for medium to long-term investment timeframe, has low risk tolerance and wants flexibility to access the funds on an annual basis.

Talk to a Financial Planner today about this investment option. Together, you'll develop the best investment strategy to meet your goals and maintain your financial fitness.

---

1-877-WESTOBA | [FinancialPlanning@westoba.com](mailto:FinancialPlanning@westoba.com)



**Westoba**  
CREDIT UNION LTD.



# Escalator Term Deposit

## What are the benefits?

- Interest rates increase annually on anniversary date.
- Eligible for Registered Retirement Savings Plans (RRSP) and Tax Free Savings Accounts (TFSA).
- Principal investment and return are guaranteed.
- Interest is compounded annually.
- Flexibility to redeem annually on term anniversary.



**Westoba**  
CREDIT UNION LTD.

To make an appointment, call **1-877-WESTOBA**, email **FinancialPlanning@westoba.com**, or stop by any Westoba branch.