



TERMS AND CONDITIONS

**2022 GUILDFORD BRANCH
PERSONAL (RETAIL) NEW MEMBER OFFER**

Gulf and Fraser Fishermen’s Credit Union (DBA G&F Financial Group) is offering welcome offers to new personal (retail) members of its Guildford Branch, subject to satisfaction in G&F Financial Group’s sole discretion, of the eligibility criteria set forth in these terms and conditions.

Offer Details

A limited quantity of welcome offers are available for new personal memberships opened between May 5, 2022 and December 31, 2022 exclusively at the Guildford Branch at 101-15679 104 Ave, Surrey, BC, V4N 2H4. This offer is only available for the first 120 qualifying members. No substitutions are permitted.

New Member Offer

Step 1. Open a spending account

Become a member of G&F Financial Group and open one of the following spending accounts:

| Essentials Key Features | Everyday Key Features | Unlimited Key Features |
|----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> • 10 transactions including Interac® eTransfers • \$1.95/month | <ul style="list-style-type: none"> • Unlimited self-serve and 10 in-branch transactions • \$4.95/month | <ul style="list-style-type: none"> • Unlimited transactions • \$9.95/month |

Step 2. Take your Smart Money Score to understand and take better control of your finances. Smart Money Score results will be uploaded to your membership profile by a staff member.

Step 3. Set up one of the following, and we’ll deposit \$350 into your new account:

- Regular external deposits to your account totaling \$500/month or more
- A preauthorized automated payment

Step 4. Add one of the following, and get an additional \$150:

- A loan – Minimum \$500
- Line of credit – Minimum \$500
- Activated Collabria Mastercard credit card
- Investment account – TFSA, RRSP, RRIF, or LIF – Minimum \$500



New member offer payouts will be processed during the month following meeting requirements.

Eligibility Criteria

In order to qualify for the personal (retail) new member offer, members must meet G&F Financial Group's minimum membership requirements and be 18 years of age or older.