

Proposal to provide financial services

To the attention of:

R.M of Willner

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Submitted by:



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What We Can Do For You

Deposit Accounts

We propose that the RM of Willner use Affinity's maximizer account. This is a daily-interest chequing account in which interest is calculated on the daily closing balance and paid to the account each month at month end. The account provides exceptional accounting control, efficiency and convenience.

Interest is to be paid at a rate of Prime-3.00%

Note: Prime is currently **5.20%**

Interest rate is to be reviewed on an annual basis.

Investment Services

Affinity offers Term Deposits – Guaranteed Investment Certificates (GICs) – at competitive rates with a variety of investment options available to suit your organization's requirements.

Flex-term deposits:

A flexible product to meet the unexpected need for funds. Flex-term deposits are redeemable at any time, have a minimum deposit amount of \$500 and partial withdrawals are allowed. The minimum withdrawal amount is \$500.

Interest is paid annually or on maturity at current posted Affinity rates.

30 to 364-day term deposits:

The security of a guaranteed rate combined with the flexibility of maturity terms of less than one year. A minimum deposit amount of \$200,000 which is non-redeemable until maturity.

Interest is paid at maturity based on quoted rates. Affinity will quote rates based on specific deposit terms and dollar amounts. Rates are subject to change on a daily basis.

1 to 5-year term deposits:

The security of a guaranteed rate for longer-term deposits.

Interest paid annually based on quoted rates. Affinity will quote rates based on specific deposit terms and dollar amounts.

1 to 5-year term deposits are non-redeemable and rates are subject to change on a daily basis. Quoted rates are guaranteed until noon on the following business day.

Line of Credit

Fast, efficient and easy access to credit is key to any organization's functioning. Affinity Credit Union's Line of Credit is attached to your chequing account and allows you to automatically access your authorized amount. Interest charges come out of your chequing account, and interest is only charged on the amount you draw from the Line of Credit for the number of days accessed.

Affinity Credit Union will provide a Line of Credit as follows:

Amount:	\$500,000.00
Rate:	Affinity Credit Union Prime Rate plus NOTE: Prime Rate is currently 5.20 and is subject to change without notice.
Terms:	On demand, reviewed after 2 years.
Application fee:	N/A
Annual review fee:	N/A
Collateral:	Assignment of government grants, Line of Credit agreement and a general security agreement.
Additional requirements:	Annual review of financial statements. All lines of credit are subject to our normal approval process.

While they are as accurate as possible, interest rates displayed in this document are for illustrative purposes only. Once you become an Affinity member a separate loan agreement can be created, outlining the details of that loan, whether it's a term loan, line of credit or mortgage.

About Affinity

Services We Provide

At Affinity, we have a long history of providing banking solutions to individuals, businesses and organizations.

We offer a full suite of banking services, including investment, payment and payroll services, deposits, automated day-to-day banking and more. Affinity is a leader within the credit union system and has been key in developing many non-traditional financial services (Interac, Remote Deposit Capture and Mobile Pay) – services we now take for granted.

Values-Based Banking

At Affinity, we focus on values-based banking and will always have your best interests at heart. We will invest the time needed to understand your financial needs and work on developing a strong working relationship that will last over the long term.

Local Support

Our advisory services team (retail, operational support and product experts) provide customized financial solutions and will recommend the right products and services to meet your unique needs. Our experts are mobile and can meet you when and where it's convenient for you.

As a provincial credit union, we're proud that all support for Affinity Credit Union will be provided by people and departments who reside in Saskatchewan.

Dominion Bond Rating Services (DBRS) Confidence

Affinity has been publicly recognized with an investment grade short-term credit rating of R-1 (low) from DBRS. This rating is based on DBRS's assessment of Affinity's earnings power, risk profile, funding and liquidity, capitalization and franchise strength – all of which received a satisfactory rating. The rating independently validates Affinity's strength and sustainability.

Credit Union Deposit Guarantee Corporation (CUDGC)

Based on an annual assessment, all credit unions in Saskatchewan contribute to the CUDGC, which provides an unlimited guarantee on our members' savings and deposits.

This unlimited guarantee on deposits means your money will be there when you need it, no matter what happens. Whether you have \$1, \$10 million or more - every cent is guaranteed.

Contact Us

Your primary contacts at Affinity will be:

Adam Gerwing

Business Advisor

Affinity Credit Union

Davidson | Kenaston

P 306.561.7184

Adam.gerwing@affinitycu.ca

Renee Schmiedge

Member Advisor

Affinity Credit Union

Davidson

P 306.567.5672

renee.schmiedge@affinitycu.ca

Locations and Hours of Service **Davidson**

Davidson Advice Centre

123 Garfield St

Davidson, SK

9 am to 4 pm - Monday to Wednesday

9 am to 5 pm - Thursday to Friday

Contact Centre: 1.866.863.6237

7 am to 8 pm - Monday to Friday

9 am to 5 pm - Saturday

12 pm to 5 pm - Sunday

Free Deposits

Deposits are always free at Affinity. That means you can deposit as much cash and as many cheques in your account as you'd like – for free!

Online Banking

Business Online Banking provides convenient and secure access to your accounts at any time, from anywhere. Authorize and manage multiple users with unique usernames and passwords, pay bills and transfer funds, send and receive *Interac* e-Transfer[†] transactions, chat securely with Affinity representatives and much more.

Real-Time Alerts

Keep a close eye on your money with Real-Time Alerts. Track spending, stay ahead of upcoming automatic payments, keep your accounts secure and much more.

Have detailed information on Member Card[®] debit card purchases automatically emailed to you, send an alert when your account balance exceeds or falls below a certain amount, or when your new account statement's available. There's a long list of available alerts, and the best thing is that you can tailor them to fit your specific needs.

Interac e-Transfer[†]

You can do a lot more with *Interac* e-Transfer than just sending or receiving money. You can use the tool to invoice customers and clients for delivered products and services. You can also register an email address so all transfers sent there will automatically deposit to the account of your choosing, no need to log in to your online banking to process each individual transfer.

Remote Cheque Deposit for Business (RCDB)

Use a desktop scanner to quickly deposit cheques from your office at any time of day. With RCDB you will save time, simplify your business operations and get access to incoming funds more quickly. All things that will help you run your business better.

Affinity Mobile

Manage your money how you want, when you want, from wherever you are with the Affinity Mobile app. Affinity Mobile is easy to set-up, easy to use, and just as secure as your online banking. It's like having an Affinity location that fits into your pocket.

Contact Centre

The personalized service of a visit to an Affinity location with the convenience of a phone call, email or online chat. Reach the Contact Centre on the phone at 1.866.863.6237, via our web chat tool at affinitycu.ca or by secure message on your online banking and Affinity Mobile.

Statements

Affinity will provide you with a detailed monthly statement which will include imaged copies of all cancelled cheques. This statement will be available following the final working day of each month. Electronic statements are available at no cost.

Night Deposit Service

Should RM of Willner require the use of the night deposit, this service can be arranged with our office. There are no fees associated with this service.

Card Services

We offer both debit and credit cards.

An Affinity Member Card debit card provides access to your accounts through ATMs worldwide and free of charge at over 1,800 ATMs across Canada. Purchases can be made at retail locations in Canada that display the *Interac*® Direct Payment sign.

Affinity offers two business Mastercards – each one suited to a different set of needs. Together, our Business World Elite Mastercard® and Business+ World Elite Mastercard® deliver financial convenience and control to any commercial member.

Payroll Services

Affinity can direct net pay into RM of Willner employee accounts if you have your own payroll system in place.

Customer Automated Funds Transfer (CAFT) is an electronic funds transfer system that's accessed online, through a secure site. The system is managed by a designated person within your organization – giving you flexibility and control.

CAFT can accommodate a wide variety of transaction types.

Here are some of the most common transfers processed by CAFT users:

- Payroll.
- Accounts payable.
- Accounts receivable.
- Rent payments.
- Membership fees.
- Charitable donations.
- Any regular receipt of funds.

International Funds Transfer

International funds transfers make cross-border purchases easy. An Affinity employee can help wire money direct from your account or, if out-of-country expenses are a regular part of your business, sign up for Payline by ICE and manage your own wire transfers.

Service Charges and Fees

Monthly transaction fees will be waived. The table below provides a full list of fees and charges.

Account type	Chequing					Savings
Fee plan	Business Select	Business Enhanced	Business Basic	Community Builder	US Basic Chequing	Business Savings
Monthly fee	\$65	\$35	\$6	\$0	\$6	\$0
Transactions included	Unlimited	50	6	25	6	1
Deposits	Free	Free	Free	Free	Free	Free
Electronic Debits (over limit)	Free	\$1	\$1	\$1	\$1	\$5
Transfers between Affinity accounts (online, mobile, TeleBanking) (over limit)	Free	Free	Free	\$1	\$1	Free
Recurring transfers (to another Affinity account/Affinity loan, etc)	Free	Free	Free	Free	Free	Free
ATM Canadian credit union (credit union ding free® network)	Free	\$1	\$1	\$1	N/A	\$5
Cheque processing & staff-assisted transactions (overlimit)	Free	\$1.25	\$1.25	\$1.25	\$1.25	\$5
Additional service charges not included in your package						
ATM withdrawals outside the credit union ding free® network	\$2	\$2	\$2	\$2	N/A	\$5
ATM withdrawals outside of Canada	\$5	\$5	\$5	\$5	N/A	\$5
Interac e-Transfer†	Free	5 free/month*	5 free/month*	2 free/month*	N/A	\$1
Staff-assisted bill payment	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25	\$5
Cheques	At cost	At cost	At cost	12 free/year	At cost	N/A
eStatements	Free	Free	Free	Free	Free	Free
Paper statements	\$3.25	\$3.25	\$3.25	\$1	\$3.25	\$3.25

* \$1 per Interac e-Transfer transaction over 5 on your Business Enhanced & Business Basic or over 2 on your Community Builder.

Acceptance of Offer

The term of this offer is 2 years, expiring April 1, 2027

This offer is open until April 1, 2025. If written acceptance is not provided to Affinity Credit Union prior to that date the offer will be considered null and void unless an extension is requested and accepted.

RM of Willner

Date: _____

Signature

<Name>

<Title>

Date: _____

Signature

<Name>

<Title>

Affinity Credit Union 2013

Date: _____

Signature

<Name>

<Title>

Thank you for considering Affinity Credit Union as a financial services provider!

This offer is considered confidential, and for the sole use and benefit of Affinity Credit Union and the parties herein and may not be provided to, used or relied upon by any third party without the written consent of Affinity Credit Union.

The Better Banking Movement – Why We’re Different

We’re a local, values-based financial co-operative. That means we’re owned by our members, we work here in Saskatchewan, and we’re guided by our beliefs – our values.

We’re part of the better banking movement and, because of that, we do things a little differently. We believe people come before profits. We have members instead of customers, and our number-one goal is to make their lives better. That means delivering the best banking products possible, but it also means building, developing and improving the communities we serve.

Building a better world for everyone, every day starts right here at home and, with the help of our members, we are working toward that goal today, tomorrow and every day after that. In 2023, we provided a total of \$2.8 million - or 5.04% of our post-tax profits from our regular operations - to 680 organizations and initiatives in communities across the province. We also provided scholarships to 69 students in Saskatchewan through our community investment programs. Of the \$2.8 million invested in our province, just over \$1 million was to community programs and initiatives in Saskatoon.

As of December 2024, we’ve invested \$85,443 locally in the South Central District and just over \$18,100 was to community organizations, initiatives and scholarships in Davidson and surrounding areas. Affinity’s Member Councils set us apart as one of the ways we’re able to collectively create local impact. Local members are involved in making community investment decisions through our Community Development program. They understand local needs and can identify where community investments will have the most impact.

Financial Literacy

Financial empowerment relies on a person’s ability to understand and use financial information in a way that helps them make informed decisions. Affinity, along with other credit unions across Canada, are part of an innovative approach to financial literacy called Each One, Teach One. Through Each One Teach One, our employees lead workshops on topics like banking basics, budgeting, taxation, fraud prevention and much more. These are delivered in plain language, without ties to any products or services, with the sole goal of increasing financial knowledge, skills and confidence. In 2024, our employees delivered 52 workshops and reached 15 communities across Saskatchewan.

We recognize financial literacy isn’t one size fits all and financial empowerment can look different for everyone. That’s why we also collaborate with community partners to develop financial literacy workshops tailored to their needs. Our goal is to make financial literacy inclusive, relevant, and enjoyable!

Our Commitment to Reconciliation

We acknowledge reconciliation is an ongoing journey to continuously listen, learn and build meaningful relationships. In 2016 we made a commitment alongside Vancity Credit Union in BC and Assiniboine Credit Union in Manitoba to engage fully and meaningfully in reconciliation, and to answer the calls to action included in Section 92 of the Truth and Reconciliation Commission of Canada: Calls to Action. Our approach to reconciliation has been guided by Elders, Knowledge Keepers, Affinity’s Indigenous Member Council and Indigenous leaders in the province.

About Affinity

What Does This Commitment Mean?

Our commitment to reconciliation means that we're embracing the United Nations Declaration on the Rights of Indigenous Peoples as a guide for our corporate policies and for the ways we interact with Indigenous Peoples. To guide our efforts we've focused on three key areas of reconciliation.

Increasing knowledge by creating opportunities for learning and discovery of the history, truth and importance of reconciliation for our employees, members and communities. Expanding opportunities by developing connections to employment, education and economic prosperity with Indigenous Peoples, communities and businesses. As well as living our values by fostering an environment that's inclusive, respectful and welcoming.

Local Economic Engine

Affinity's impact on the community comes in a lot of different ways. Some ways you can see, like when we sponsor an event, but others are a lot less visible, like how we circulate money around the province.

The money our members deposit with us gets reinvested back into the community as loans. Other members use these loans to buy homes, open businesses and much more. We think about this circulating money as an economic engine, driving local economies and making them better, and thanks to our members, we're a big part of that engine in Saskatchewan.

Volunteering in the Community

At Affinity, we're more than a bank – we're a community partner, and that means we love to get out of our offices and get involved in the communities we serve. You'll see our employees sitting on volunteer boards, leading community projects and lending a hand at volunteer events across the province. It's not just something we do, it's who we are!

Every year our employees get a paid day to volunteer in their community however they choose. That's on top of corporate volunteer opportunities which is where we work with our community partners to understand their volunteer needs and how our employees can help. Given our established internal volunteer process we're able to quickly match engaged employees to volunteer opportunities both big and small. In 2023, our employees volunteered their time to the equivalent of more than 257 work days!

There are a lot of reasons to choose Affinity; we've got a full suite of competitive products, we're willing to go above and beyond to serve our members, but most importantly we're driven by our values and a genuine concern for the communities we serve. Check out our website to learn more about the better banking movement and the advantage that comes with Affinity - www.affinitycu.ca.