



Connect. Grow. Thrive.

The Formula

RELATIONSHIP

Your relationship with us
(How many products you use)

+

VOLUME

How much you use your products
(Bigger volumes mean bigger rewards)

+

LOYALTY

How long you've been a member
(the longer, the better!)

=

Your **CROSSROADS**
REWARDS payment



1.877.535.1299

| crossroadscu.ca

Crossroads Rewards

Rewards Rooted in Relationships

Membership that gives back

At Crossroads Credit Union, being a member means more than having an account — it means being part of something built by community and grown with purpose.

Crossroads Rewards are our new rewards program and the evolution of our former Patronage program. While Patronage focused only on interest earned and interest paid, Crossroads Rewards take a broader view, recognizing the full relationship you have with us.

Because when you connect more deeply with Crossroads, we believe you should benefit from that relationship.

How Do I Qualify?

#1. Membership.

Must be a member.

#2. Relationship

Must have a minimum of **3 products** with us as of Dec 31 of previous year (accounts must be in good standing).

#3. Bonus Rewards

If you meet requirements **#1 & #2**, you may qualify for:

Volume Bonus Reward: Based on balances of accounts (deposits + loans) and must meet the minimum amount requirements as of Dec 31 of the previous year. *See other side for details.

Loyalty Bonus Reward: Based on number of years you have been a member of Crossroads Credit Union. To qualify you must have been a member for a **minimum of 10 years** at Dec 31 of the previous year.

The Details

Personal

Relationship

	Reward
3 Products	\$100
Each additional product	\$15

Eligible Products

- Chequing
- Savings
- Term Deposits
- RRSP
- RRIF
- TFSA
- FHSA
- Loan
- Quick Loan
- Mortgage
- Line of Credit
- Safety Deposit Box

Note: Only one product per product type is counted toward your total product count.

*Registered products (RRSP, RRIF, TFSA, FHSA) only count towards the product not the volume.

Volume Bonus

	Balance	Reward
Connect	\$275,000 - \$999,999	\$250
Grow	\$1,000,000 - \$1,999,999	\$500
Thrive	Over \$2 Million	\$1,000

NOTE: For accounts with joint owners, the payout will be paid out in equal portions to each owner of the account. Example: If a couple owns \$300,000 jointly, then the payout of \$250 will be divided in half for each member. Each member will receive \$125.

Loyalty Bonus

	Years of Membership	Reward
Connect	10 - 14 years	\$10
Grow	15-19 years	\$20
Thrive	20+ years	\$40

Youth Reward

Members 18 and under will receive **\$45**

Members aged 19–24 will receive **\$75**



Disclaimer: The Crossroads Rewards program and reward amounts are subject to change at any time, without notice. Reward availability, distribution, and amounts are not guaranteed. Crossroads Credit Union reserves the right to modify, suspend, or discontinue the program at any time.

Business & Organizations

Relationship

	Reward
3 Products	\$100
Each additional product	\$15

Eligible Products

- Chequing
- Savings
- Term Deposits
- Loan
- Quick Loan
- Mortgage
- Line of Credit
- Safety Deposit Box

Volume Bonus

	Balance	Reward
Connect	\$375,000 - \$1,249,999	\$250
Grow	\$1,250,000 - \$1,999,999	\$500
Thrive	Over \$2 Million	\$1,000

Loyalty Bonus

	Years of Membership	Reward
Connect	10 - 14 years	\$10
Grow	15-19 years	\$20
Thrive	20+ years	\$40

If you qualify for Crossroads Rewards, your reward will be deposited into your Membership Share Account in June. The reward portion is fully accessible and may be transferred to another account through online banking or by contacting us—free of charge. Businesses and Organizations must contact us for transfers, as online banking transfers are not available at this time. Your \$5 Membership Share will remain in place to maintain your active membership and eligibility for future rewards.