

Vancity Community Change GIC Offering

An Ethical GIC offering from Vancity Community Investment Bank



The Community Change Term Deposit Program

PRODUCT FEATURES

- This GIC product offers a unique opportunity for organizations to earn competitive returns and contribute to positive impact in local communities
- The Community Change GIC offers an ethically-screen **bank term deposit that contributes exclusively to community development lending**
- Deposits are available in any term length between 30 days up to 5 years and are non-redeemable during the length of their term
- Interest rates are competitively benchmarked against the market and fixed for the term of deposit, at the time of the investment*
- Minimum investments of \$100,000 per account
- Interest is compounded and paid annually
- CDIC-Insurance coverage is provided on all term deposits up to CDIC limits

* For a current rate quote, please make your inquiry to Lars Boggild, Account Manager, at lboggild@vcib.ca

The Community Change Term Deposit Program

PRODUCT FIT

The Community Change Term Deposit can be a strong fit for resources such as **operating accounts and cash reserves** and for long-term resources such as **capital reserves**. With a persistent low-yield environment for fixed income investments, many institutions have chosen to move a portion of their fixed income allocation into term deposits to improve their portfolio performance.

The product is a good fit for those organizations that are looking for:

- An opportunity to invest in alignment with your values within a secure, fixed income product.
- To not be exposed to public market volatility, giving you greater principal security.
- Competitive returns compared to the GICs offered by the large mainstream banks allowing you to support greater impact without needing to take any concessions on return.

The Community Change Term Deposit Program

OUR IMPACT IN COMMUNITY

The program contributes exclusively to impact-focused lending in the community. Your deposits will support impacts such as:

- Financing the completion of multiple non-profit controlled co-working spaces providing affordable workspace and programing for social entrepreneurs
- Financing the construction of non-profit cooperative student housing to provide more affordable accommodation for students
- Financing the construction of new commercial real estate utilizing leading new green building techniques
- Financing hundreds of units of affordable housing throughout Southern Ontario

The Community Change Term Deposit Program Rates

Last Updated – April 30th, 2019

SHORT-TERM NON-REDEEMABLE	CURRENT RATE	LONG-TERM NON-REDEEMABLE	CURRENT RATE
30 – day	1.50%	1 – year	2.55%
60 – day	1.60%	2 – year	2.60%
90 – day	1.90%	3 – year	2.62%
120 – day	1.95%	4 – year	2.65%
180 – day	2.20%	5 – year	2.70%
270 – day	2.40%		

Our Ask

1. We are seeking new depositors to continue to grow our capacity to deliver positive community change throughout Ontario.

If you have existing GIC investments, please consider whether our offering could address your operational needs while putting your funds to more values-aligned activity in the community.

2. If you have other cash management needs and would like to work with a values-aligned institution for, **please provide us feedback as we continue to develop and introduce new offerings for the market.**
 3. It is always the best compliment to receive a referral. **Please feel free to share this material or introduce us if there are other organizations for whom our lending or deposit programs could resonate.**
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Your Point of Contact

If you would like any additional information or have any questions please feel free to contact us. We'd welcome the opportunity to connect if our services could be of use to you or your community:

Your Local Point of Contact:

George Brown
Marketing Partner

E: George@IntegralNorth.ca
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THANK YOU

Vancity Community
Investment Bank™