



ATB Wealth™

Our Group Wealth Services Plan

AUPE

Valuable personal financial benefits, including:

- Discounts and annual bonuses on everyday banking needs like personal chequing accounts and savings solutions.
- 50% more Mastercard® points or cash back for the first three months, or pay only 6.9% interest for six months.
- Incentives on mortgages and home equity lines of credit —plus, preferred rates on personal loans and lines of credit.
- Boost the impact of your charitable contributions with matched donations and administrative fee coverage.

For more information about the benefits included in this package, please contact ATB Client Care at **1-888-404-4646** or email groupverify@atb.com

Learn more about ATB
Financial at atb.com

Enjoy the benefits

Save on everyday financial solutions

Choose the everyday chequing account that's right for you! Watch as your savings pile up each month.

- Basic Account: No charge
- Unlimited Account: Save \$5.00/month*
(Regular monthly fee \$9.95)
- Advantage Account: Save \$5.00/month*
(Regular monthly fee \$21.95)

Enhanced annual savings

Accelerate your savings and reach your goals faster—whether you're saving for retirement, your child's education, a new home, car or vacation. Plus, ask us how you can boost your savings \$25 per year!

- Retirement Savings Builder Account
- Registered Education Savings Plan (RESP)
- Tax-Free Saver Account (TFSA)
- Springboard Savings® Account
- Daily Interest Savings Account

Mastercard® introductory offer

Enjoy an introductory offer of 50% more points or cash back for the first three months, or pay only 6.9% interest for six months.

Discounted mortgage and home equity line of credit rates

You're eligible for a discount of 0.10% on a three-, four-, or five-year Closed Fixed-Rate Mortgage.¹ Visit atb.com/mortgage-rates for current rate details.

Take advantage of a Home Equity Line of Credit (HELOC) at Prime + 0% for the first nine months and Prime + 0.5% thereafter.²

Plus receive credit towards mortgage or HELOC setup fees, to a maximum of \$350.³

Preferred rates on personal borrowing

Enjoy 2.5% off applicable interest rates for personal loans and lines of credit.⁴

Increase the impact of your charitable donations

ATB covers transaction fees and matches 15% of donations to non-religious Alberta charities through ATB Cares.⁵



For internal use only: GFS BP# 1922770

¹ On approved credit. Rates are subject to change at anytime without notice. ² On approved credit. Rates are variable based on ATB's Prime lending rate, which can fluctuate without notice. The prime rate on 01/23/2019 was 3.95%. Maximum equity percentages apply and are subject to any prior mortgage or other encumbrances. Residential properties only. Limited to one per household. ³ Offer available on a minimum borrowed amount of \$100,000. \$350 credit available to customers increasing the amount of their total secured lending. Offer renews every five years after each redemption. ⁴ To a minimum rate of Prime + 3.0% and on approved credit only. Rates are variable based on ATB's Prime lending rate, which can fluctuate without notice. The prime rate on 01/23/2019 was 3.95%. ⁵ ATB will match up to \$20,000 per month and \$240,000 per year. Conditions apply. Please contact your Group Wealth Services Team for further details. ⁶ Mastercard is a registered trademark of Mastercard International Inc. Used under license by ATB Financial. ⁷ Offers cannot be combined and are available upon approved credit for new ATB Gold Mastercard accounts. 50% points or cash back bonus will be applied on new purchases for first three (3) billing cycles starting when the account is opened. 6.9% Promotional purchase interest rate will begin at account opening and expire after 6 billing cycles, at which time the standard 19.9% purchase interest rate will begin to accrue on all unpaid balances. These promotions do not apply to cash advances, balance transfers, Mastercard cheques, or gambling transactions.