High Interest Savings Account



We serve communities, not shareholders.

We are proud to partner with the Government Finance Officers Association of Alberta and Canadian Western Bank (CWB) to bring our members a High Interest Savings Account (HISA) that is tailored to fit their needs.

CWB has agreed to pay a special rate of interest to members participating in the pool making this offering an ideal complement to members' operating accounts.



Grow your money:

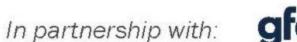
- All balances will be paid a competitive interest rate*
- No fees for account maintenance and Electronic Fund Transfer (EFT's)

Move your money:

■ Fully liquid allowing for members to withdraw or deposit funds as they require, with no term commitment, or notice periods

Secure investment:

- Funds are held by CWB, a chartered bank based in Western Canada
- Municipal Government Act compliant
- CDIC deposit protection**









Summary of terms*

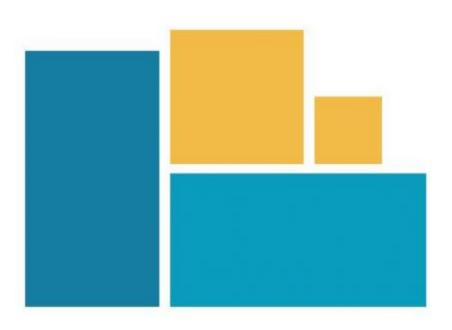
The annual interest rate paid on each participant's in-trust account is CWB Prime -1.65%.

Interest is calculated based on the daily closing balance held within a respective participant's in-trust account.

Interest is paid on the last day of the month for the period beginning on the last day of the previous month and ending on the second last day of the current month.

In-trust member accounts have a requirement of a minimum balance of \$100,000.

Our products & services fund 30% of our advocacy efforts.

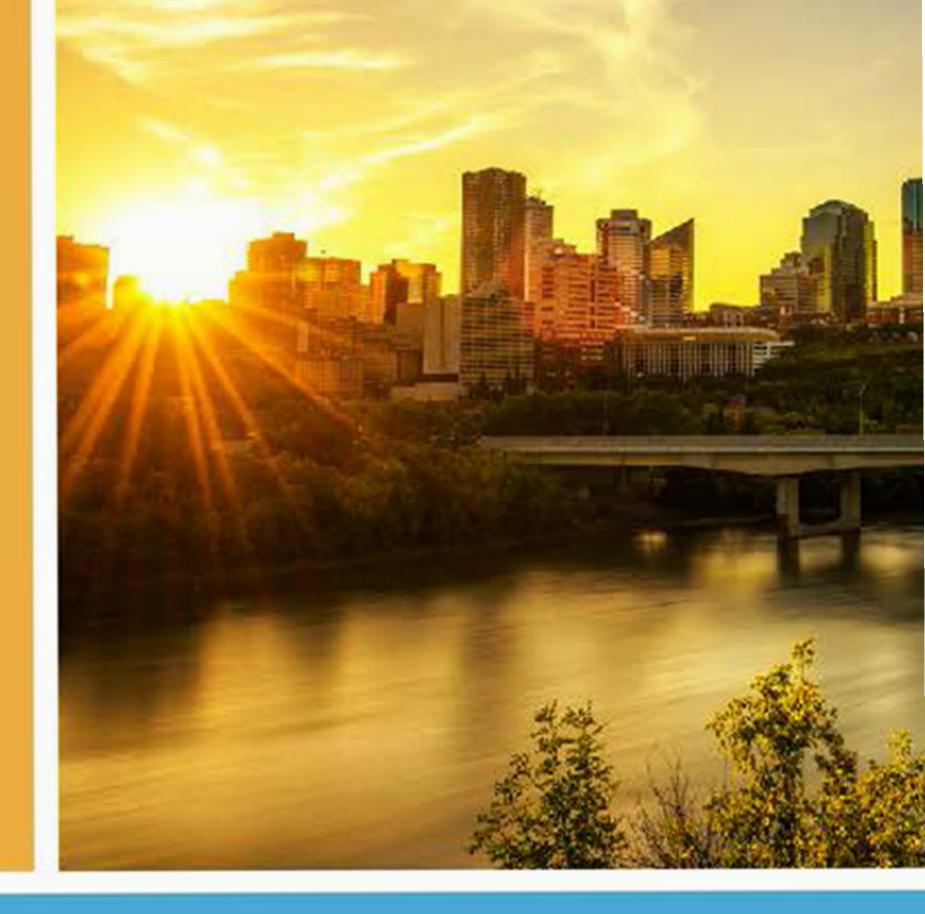


Talk to our team today and start earning.

310.MUNI ■ HISA@abmunis.ca ■ abmunis.ca

*CWB's prime rate may change without prior notice. The current CWB prime rate is available on CWBank.com
** Visit cdic.ca for more information on CDIC deposit protection.

High Interest Savings Account



Grow your money

Start earning competitive interest*. ■ No fees.

Move your money

Liquid-not locked in.

Deposit or withdrawal at any time in one simple step.

Secure investment

Steady growth, MGA compliant, & CDIC deposit protection**



In partnership with:





* This rate is attached to CWB prime rate. In-trust member accounts have a requirement of a minimum balance of \$100,000.

Connect

300, 8616 51 Avenue NW Edmonton, AB T6E 6E6 HISA@abmunis.ca 310.MUNI ■ abmunis.ca

^{**}Visit cdic.ca for more information on CDIC deposit protection.

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