

MARKET-LINKED INFORMATION

Available April 1 to June 30, 2010*

Market-linked GICs give you the best of both worlds; you get the potential gains from a well-performing market, with full protection against unexpected market declines.

Alberta Select GIC features:

- Principal is protected
- \$1,000 minimum investment
- Also available in an RRSP, TFSA, or RESP (minimum \$500)
- Not redeemable prior to maturity
- 3-year or 5-year term

Alberta Select GIC

Linked to the performance of the 13 Alberta-based companies in ATB Financial's Alberta Select Basket:

Alberta Select Basket¹

Agrium Inc. (AGU)
ATCO Ltd. (ACO.X)
Canadian Pacific Railway Ltd. (CP)
Cenovus Energy (CVE)
Enbridge Inc. (ENB)
Husky Energy Inc. (HSE)
Nexen Inc. (NXY)
EnCana Corporation (ECA)
Shaw Communications Inc. (SJR.B)
Suncor Energy Inc. (SU)
TransAlta Corporation (TA)
TransCanada Corporation (TRP)
WestJet (WJA)

The Alberta Select Basket level at any time is calculated as the arithmetic average of the share prices for the common shares of each of the above companies (as denoted by their TSX symbol) at the closing of the TSX on the applicable date.[†]

Market Participation Rate (MPR):² 60% on 3-year term
85% on 5-year term

Inception Date: June 9, 2010

Maturity Date: 3-year: March 21, 2013
5-year: March 19, 2015

Term offered: 3-year or 5-year

Interest payment in detail³

On the Maturity Date, the one-time interest payment, if any, will be equal to: The arithmetic average of the Alberta Select Basket level on the third Thursday of every month from June 9, 2010 up to and including March 21, 2013 (34 calculation periods) or March 19, 2015 (58 calculation periods) (A), less the Alberta Select Basket level on the inception date (B). The result is then divided by B and multiplied by the MPR of 60% on the 3-year term or 85% on the 5-year term. If there is no increase, the principal investment amount is still guaranteed.

$$\text{Interest Payment} = \frac{A - B}{B} \times \text{MPR (60\% or 85\%)}$$

Is a market-linked GIC right for you?⁴

You might consider this GIC if you:

- Are interested in the potential to earn a higher rate of return than a traditional GIC
- Want to ensure the security of your original principal investment
- Do not require a regular income flow from this investment
- Are willing to accept a rate of return that is variable rather than guaranteed

For more information, call us at
1-888-665-9282 or visit **atb.com**.

ATB Financial[®]

¹ Substitution: Upon the occurrence of certain events, such as the merger, nationalization or dissolution of a company, ATB shall add a new share (another Alberta-based company for the Alberta Select Basket) to replace the share of the company in order to keep 13 companies in the Alberta Select Basket and may make other necessary adjustments accordingly. In other circumstances, such as a stock split, or extraordinary dividends in respect of a share, ATB may adjust any one or more of: 1) the initial price or share weight for the share, 2) the formula for calculating its weighted share return, or 3) another component or interest payable based on the performance of such companies relevant to the determination of variable interest, so as to account for those circumstances.

² Market Participation Rate (MPR) is the percentage at which the GIC will participate in the calculated return of the selected basket of equities.

³ In the event of a market disruption or other event beyond the reasonable control of ATB, which event has or will have a material effect on ATB's ability to: (a) calculate the Interest Payment, (b) manage the risk or, (c) otherwise perform its obligations for the Alberta Select GIC, ATB may, acting reasonably, take such action as it deems necessary, including without limitation adjusting, advancing or delaying any calculation for or payment of the Interest Payment.

⁴ Suitability: The information contained in this fact sheet should not be considered investment advice. Before purchasing ATB's linked products, you should carefully consider their suitability in light of your investment objectives. For instance, they are not suitable if you are looking for a guaranteed rate of return. ATB makes no representations or warranties as to the suitability or expected growth of ATB's linked products or the performance or selection of the indices, mutual funds, currencies, commodities, or companies included. All of the indices / mutual funds / currencies / commodities / companies included have, in the past, experienced significant movements, and it is impossible to know their future direction. The companies indicated do not associate with, endorse, or make any representations regarding the advisability of investing in these products. Your personal needs should be discussed with an ATB representative in order to help you make a decision that best meets your investment objectives.

[†] "TSX" is a trademark of the Toronto Stock Exchange. This market-linked GIC is not endorsed by the Toronto Stock Exchange.

*These products are offered subject to availability. ATB reserves the right to withdraw this offer at any time. [®]Registered trademark of Alberta Treasury Branches.