



# Choose Alberta GICs

ATB

Keeping your money at ATB keeps Alberta moving.

## Did you know?

Any deposit you make into a savings or investment account at ATB earns interest for you **AND** can be turned into loans for Alberta businesses, families and communities. That's powerful! It means your hard-earned money **grows** and **stays** right here in Alberta to keep our economy going.

## Earn a great (guaranteed!) return + a unique one-time BONUS when Alberta's economy improves.

- Limited-time offers starting September 5, 2018<sup>1</sup>
- 27-month non-redeemable term
- Available in a Tax-free Savings Account (TFSA), Registered Retirement Savings Plan (RRSP), non-registered Guaranteed Investment Certificate (GIC) and business GIC.
- Earn **2.55% (guaranteed!)<sup>2</sup>**
  - + **one-time bonus** based on the Bank of Canada Prime rate or oil price.

### Choose Alberta - Prime Rate

Your bonus grows if the Prime rate rises.

Earn **2.55%<sup>2</sup>**

+ **one-time bonus** based on the Bank of Canada (BoFC) Prime interest rate.

Prime rate Based on BoFC at <a href="http://bankofcanada.ca">bankofcanada.ca</a> at maturity.	One-time bonus payment rate Paid within 30 days of your investment maturing.
No increase or Prime decreases	0%
0.01-0.75% increase	0.5%
0.76-2.00% increase	0.75%
More than 2% increase	1.00%

### Choose Alberta - Oil Price

Your bonus grows if the price of oil rises.

Earn **2.55%<sup>2</sup>**

+ **one-time bonus** based on the West Texas Intermediate (WTI) oil price:

Oil price Based on WTI oil price at <a href="http://economicdashboard.alberta.ca/OilPrice">economicdashboard.alberta.ca/OilPrice</a> at maturity.	One-time bonus payment rate Paid within 30 days of your investment maturing.
Less than or equal to \$50	0%
\$50.01-65.00	0.5%
\$65.01-85.00	0.75%
\$85.01 or greater	1.00%

## Here's how it works:

1. **Deposit at least \$500** into a Choose Alberta RRSP or TFSA, or at least \$1,000 into a non-registered GIC.
2. **Earn 2.55%<sup>2</sup>** interest, calculated annually, for the 27-month term.
3. On the 15th day of the month before your GIC matures, we'll pull the **BoFC Prime rate** on [bankofcanada.ca](http://bankofcanada.ca) or the **WTI price** on [economicdashboard.alberta.ca/OilPrice](http://economicdashboard.alberta.ca/OilPrice), depending on the option you selected.

Your bonus is based on the rate or price, on the date we review it, and following the guidelines in the tables above.

4. When your term is up, receive your guaranteed **2.55%<sup>2</sup> rate of return**. The one-time bonus, if applicable, will be paid out within 30 days.

## Payment example

Based on \$10,000 deposit with **0.75% increase in Prime rate** or **WTI price of \$54.56** at maturity.

	Interest calculation	Interest earned
Year 1	$\$10,000 \times 2.55\%^2$	= \$255.00
Year 2	$\$10,255 \times 2.55\%^2$	= \$261.50
Final 3 months	$\$10,516.50 \times (2.55\%^2 / 4)$	= \$67.04
Bonus rate	$\$10,000.00 \times 0.50\%$	= \$50.00
Total interest		= \$633.55
Total paid out	$\$10,000 + \$633.55$	= \$10,633.55

<sup>1</sup>These products are offered subject to availability. ATB reserves the right to withdraw these offers at any time without notice. <sup>2</sup> 2.55% annual interest rate as of October 16, 2018. Rate subject to change without notice. Visit [atb.com/rates](http://atb.com/rates) or any ATB branch for current rates.