Member Spark REWARDS

What is it?

We've always used our profits for your good. In fact, it's a key difference between a bank and credit union. With Member Spark Rewards, your good happens to be cold, hard cash!

As a member – you are an owner!

When we profit, you profit. Literally. We are owned by the people who bank with us. As an owner, you share in our profits – now in cash that you can access anytime. So next time you walk in, walk in like you own the place – because you do!

How does it work?

Our financial wellness is reflected by our members' financial wellness. When our members become financially fit, through saving, investing, and building credit, we become more profitable. When we profit, we share those profits with our members.

The *formula*

Your relationship with us – or how many qualifying products you use

\+ How much you use them – big balances result in big rewards

\+ How long you've been a member - the longer, the better.

= *Your* Member *Spark* Rewards

The *framework!*

The framework for our Member Spark Rewards is simple and the rewards meaningful. Just a couple guidelines for you to keep in mind. You need to qualify for the Relationship Bonus before you are eligible for either the Balance or Loyalty Bonus. You can qualify for different levels of bonuses – for example, you can qualify for a Rewardy Relationship Bonus and a Rewardier Loyalty Bonus – or vice versa.

	Rewardy	Rewardier	Rewardiest
Relationship Bonus **Individual** **Business**	Gold star for you! 4 products to qualify! 3 to 4 products	 6 - 7 products 5 - 6 products	You, superuser, you! 8 products or more! 7+ products
Bonus Amount	Determined annually based on profit.	**2X** Rewardy Bonus	**4X** Rewardy Bonus
2026 Payout	**$190**	**$380**	**$760**
+ Plus			
Balance Bonus (Deposits plus Loans)	$750,000	$1,250,000	$2,500,000
Bonus Amount	Determined annually based on profit.	**2X** Rewardy Bonus	**4X** Rewardy Bonus
2026 Payout	**$350**	**$700**	**$1,400**
+ Plus			
Loyalty Bonus	At Least 10 Years as a member!	15 - 19 Years	20 Years +
Bonus Amount	**$10**	**$20**	**$40**
= Your Reward Payout			

*** Youth Reward Amount $30**

It pays to be a member! *Literally!*

Payments are based on relationships as of December 31 of the previous year. If you qualify for a Rewards payout, the payout will be deposited into your Member Share account in April of the following year. Once deposited to your account you have immediate access to the funds! Simply transfer to your chequing account to buy yourself a nice little thank you gift or pay some bills! Or if you want to invest your reward (and maybe move from Rewardy to Rewardiest), we'd love to help! And we'd love to hear about what you do with your rewards! If you're happy and you know it, tell us your story on Facebook or Instagram!

The fine print & *nitty-gritty:*

How to qualify

You need to be a member!

First and foremost, you need to be a member with a fully paid member share. If you aren't a member yet, what are you waiting for? Become one today!

And, you have to have a full relationship with us.

For the Relationship Bonus, just about every product or service we have qualifies. To be eligible for the Relationship Bonus, you only need to hold four eligible account types* as of December 31 of the previous year (active and in good standing). In the case of a business, you would need to hold 3 eligible products*.

Then you can qualify for:

BALANCE BONUS

You need to be a paid member and meet the requirements in the Relationship Bonus to be eligible for the Balance Bonus. Product balances of select qualifying products* are added together as of December 31 of the previous year to see if you qualify.

And/or

LOYALTY BONUS

You need to be a paid member and meet the requirements in the Relationship Bonus to be eligible for the Loyalty Bonus. The Loyalty Bonus is a nominal amount based on the number of years that you have been a member with us.

If you have questions, we'd love to help! Visit any of our convenient branch locations, call us at 306.842.6641 or send us an email to info@weyburncu.ca.

It pays to be a member!
Literally!

Weyburn Credit Union

weyburncu.ca / 306.842.6641

Product & Service Eligibility

Eligible Products	Relationship Bonus		Balance Bonus
	Personal	Business	
Spending*	✓	✓	✓
Savings	✓	✓	✓
Term Deposit	✓	✓	✓
WCU TFSA	✓		
WCU FHSA	✓		
WCU RESP	✓		
WCU RDSP	✓		
WCU RRSP	✓		
WCU RRIF	✓		
Personal Loan	✓		✓
Personal Line of Credit	✓		✓
Overdraft Protection	✓		✓
Residential Mortgage	✓		✓
Comm/Ag Loan	✓	✓	✓
Comm/Ag Line of Credit	✓	✓	✓
Comm/Ag Mortgage	✓	✓	✓
AgriInvest		✓	✓
Collabria Credit Card	✓	✓	✓
Safety Deposit Box	✓	✓	
Aviso Wealth (AVI) Accounts:			
• Non-Registered Investment Account	✓	✓	
• Margin Account	✓	✓	
• RRSP	✓		
• RESP	✓		
• RRIF	✓		
• TFSA	✓		
Qtrade Direct Investing™	✓	✓	
Qtrade Guided Portfolios™	✓	✓	

* U.S. accounts are categorized as spending.

Disclaimer: The Member Rewards Program and reward amounts are subject to change at any time and may be made without any notice. There is no guarantee on how funds will be distributed or on amounts to be paid. The Member Rewards Program may be suspended or discontinued at any time.

*Online brokerage services are offered through Qtrade Direct Investing. Mutual funds and other securities are offered through Aviso Wealth. Qtrade Direct Investing, Qtrade Guided Portfolios and Aviso Wealth are divisions of Aviso Financial Inc.

March 2026