5 Year Personal Loan Rate Special

Terms and Conditions

Summary

This document summarizes the key terms, conditions, and eligibility criteria for the limited-time 5 Year Personal Loan Rate Special. The offer is available for eligible new Servus Credit Union personal loans applied for between June 4, 2026 and August 31, 2026, subject to credit approval, policy requirements, product eligibility, and applicable pricing rules. Members must meet minimum credit qualification standards, hold a Servus core chequing account, and use the loan for new debt to Servus.

Offer Overview

Servus Credit Union is offering a limited-time 5 Year Personal Loan Rate Special to support eligible members with new personal borrowing needs, such as major purchases, home improvements, vehicle purchases, landscaping, or debt consolidation from non-Servus sources.

Offer Period

The 5 Year Personal Loan Rate Special is available for applications received from **June 4, 2026 to August 31, 2026**, unless amended, extended, or cancelled by Servus Credit Union.

Loan Features

- Eligible product: 5 Year Personal Loan.
- Maximum term length: up to 60 months.
- Rate type: fixed or variable rate option.

Interest Rate

Members may qualify for lower personal loan rate based on the amount of secured value in their loan and whether they choose to add Life and/or Disability insurance protection*. Fixed rates range from 7.49% to as low as 5.99%, while variable rates range from Prime + 2.55% to as low as Prime + 1.05%.

Loan Financing Limits

- Minimum loan amount: $5,000 to a maximum of $75,000
- Maximum loan amount is based on the individual member's credit score.

Funding Requirement

The loan must be funded within 45 days of the application date.

Member Eligibility

- A Servus core chequing account is required to qualify for the special loan pricing.
- The loan must represent new debt to Servus Credit Union. Consolidation of existing Servus Credit Union debt, including Servus Mastercard debt, is not permitted.
- Members with a Social Insurance Number beginning with "9," indicating temporary resident status, are not eligible.

Credit Qualification Requirements

All applications must comply with applicable Servus Credit Union underwriting criteria and Servus reserves the right to decline any loan application in its sole discretion.

General Terms and Conditions

- Rates and offer details are subject to change without notice.
- Servus Credit Union reserves the right to amend, suspend, or cancel the offer at any time without notice.

*Creditor's group insurance is underwritten by Co-operators Life Insurance Company. Supporting services, such as enrolment intake, medical underwriting and claims administration, are provided by the employees of CUMIS Services Incorporated, a subsidiary of Co-operators Life insurance Company. CUMIS® is a registered trademark of CUMIS Insurance Society, Inc., and is used with permission.