

YOUR DEPOSITS ARE PROTECTED
IN QUÉBEC, THE AUTORITÉ DES MARCHÉS FINANCIERS NOW
GUARANTEES YOUR DEPOSITS TO A MAXIMUM OF **\$100,000**

In Québec, the *Autorité des marchés financiers* (« AMF ») guarantees to any person who makes one or more deposits with a registered institution the reimbursement of such deposits, subject to certain conditions, up to \$100,000 (principal and accrued interest), per person, per registered institution, in particular when that institution has been wound up.

By guaranteeing your deposits in this manner, the AMF helps to maintain confidence in your financial institution and further the stability of Québec's financial sector. **STRATHCONA CREDIT UNION** is registered with the **AMF** under the Deposits Insurance Act.

The AMF is the regulatory and oversight body for Québec's financial sector. Its mission includes providing assistance to consumers of financial products and services and ensuring the implementation of programs to protect and compensate consumers.

Guaranteed deposits include the following:

- ✓ Deposits held in chequing accounts and savings accounts;
- ✓ Term deposits such as certificate of deposit and guaranteed investment certificate (GICs).

Certain conditions apply, the deposit must:

- ✓ Be made and be payable in Québec;
- ✓ Be made and be payable in Canadian currency;
- ✓ Have a term with a maturity of five years or under or be repayable at the depositor's request after five years from the date of the deposit.

Financial products not guaranteed, the AMF does not guarantee certain financial products, such as:

- ✓ Securities (like stocks and mortgage-backed securities);
- ✓ Treasury bills;
- ✓ Bonds and debentures issued by governments, municipalities and corporations;
- ✓ Shares in the capital stock of a financial services cooperative;
- ✓ Mutual funds ...