

SCU Agricultural Products & Services

Where to find us:

Steinbach

305 Main Street
Steinbach, MB R5G 1B1
P: 326.3495
TF: 1 800 728.6440

**Steinbach Drive Thru
ATM Location:**
• Clearspring Mall

Winnipeg

Linden Ridge Branch
2100 McGillivray Blvd
Winnipeg, MB R3Y 1X2
P: 222.2100
TF: 1 800 728.6440

Lagimodiere Branch
(Opening Summer 2010)
1575 Lagimodiere Blvd at
Almeiy Avenue

**Winnipeg Drive Thru
ATM Locations:**
• 2100 McGillivray Blvd
• 1575 Lagimodiere Blvd
• 1665 Henderson Hwy
at Gilmore Avenue
• 997 St. Mary's Road

scu.mb.ca



Agriculture is the foundation on which the Steinbach Credit Union is built.

SCU is the largest agricultural credit union in Manitoba, and no one has more respect for the agriculture industry than we do. Our excellent team of experienced and qualified lenders understands you and your business, and the agricultural products and services we offer lead to exceptional opportunities in all areas of farming.

**Discover what stronger together really means.
Come in and see us for all your financial needs.**

Steinbach Credit Union
Stronger together.



All information in this brochure is subject to change without notice and is not binding on decisions made by SCU.



Products to help grow your business.

Agricultural Business Chequing & Savings Accounts

Most of our chequing packages include free phone and Internet bill payment options, free pre-authorized debits, and a discount on safety deposit box rentals. Select the package that suits your needs, or choose the Standard Pack and receive one free cheque or debit with every \$500 of minimum monthly balance.

:: Chequing Accounts

Quality Pack - Receive 35 free cheques, debits or transfers/month.

Premium Pack - Receive 70 free cheques, debits or transfers/month.

Premium Pack II - Receive 150 free cheques, debits or transfers/month.

:: Savings Accounts

Regular Savings - Flexibility is the key here, with interest earned monthly and paid at year end. There are even tiered rates on deposits over \$100,000.

Monthly Savings - An account designed for members who want interest paid out each month.

Plan 24 Savings - With daily interest.

Term Deposits (GICs) - Minimum of \$500 for Canadian Funds.

All deposits are guaranteed without limit by the Credit Union Deposit Guarantee Corporation.

Agricultural Lending Services

We believe in lending a helping hand whenever a good neighbour asks. That's why SCU finances farms of virtually all sizes in every industry including beef, dairy, poultry, hog and crops. Our lending rate is not based on the bank's prime rate, but on our Standard Rate, which often provides our members with better rates. And approvals of all loans and mortgages are made right here in Manitoba.

Financing options include:

- **Mortgages**
- **Operating and term loan financing**
- **Letters of credit**
- **U.S. currency loans**
- **Lines of credit**
- **Equity Link Lines**

Loan Insurance

Protect yourself from unexpected loss of income due to disability. Whenever you borrow money, either for your business or a mortgage, you assume an obligation to make payments on time. If you become unable to earn income because of a disability or other unexpected calamity, loan insurance can make your payments for you. It's an affordable way to ensure your peace of mind.

MasterCard®

In addition to our No Fee, Low Fee, Low Fee Gold, Gold and Platinum cards, SCU offers a Business MasterCard. It's perfect as an expense card for business travel and entertainment, as well as providing visual identity for your company.

Other Services

Night Deposit - Our night depositories are conveniently located for your safety.

Direct Deposit Payroll - Payroll cheques can be directly deposited to employees' accounts.

Investments - We have specialists on staff to help you plan for a secure financial future, including estate planning.

Foreign Currency - We offer foreign travellers cheques, drafts, wires and currencies for a wide array of countries.

Call today to find out how SCU's exceptional service and care can help you and your agriculture business be successful.

