

# Additional Common Share Offering

Casera Credit Union's board of directors recently approved the expansion of Casera's Common Share Program and now – for a limited time only – Casera members can broaden their investment portfolios and take advantage of the opportunity to purchase additional shares.

Currently, each member owns up to \$200 worth of common shares but under the expanded plan, members may buy up to \$800 in extra shares, which will increase their total shares to a maximum of \$1,000 per member. The purchase of additional shares will be reflected on member statements. This additional common share offering, although voluntary, is a unique opportunity and first time offer!

This is exciting news for members, as they have the opportunity to:

- Expand their investment portfolio
- Convert the shares to an RRSP
- Take advantage of a higher rate of return
- Invest in the future of your credit union

**“This supplemental share offering arose out of interest from our members”, reports Brent Thomas, Casera’s Chief Executive Officer. “Our board of directors responded and we’re pleased to provide an opportunity for our members to earn an above-market return on their additional investment.” Although there is no guarantee of annual dividends, Casera members have received yearly payouts of eight percent over the last seven years. “Based on the marketplace, that’s a very high rate of return and it’s a way for us to reward our members for their investment in Casera’s future.”**

**Limited Time Offer!  
Take advantage of this  
exciting opportunity  
today.**



Casera's board of directors has declared an issuance of up to \$1,000,000 in additional common shares for purchase. This share offering is available to members up until December 31, 2009. This is a limited time offer and the board of directors reserves the right to cancel this offer prior to December 31, 2009, should the \$1,000,000 in additional shares be purchased before the deadline. Members should take advantage of this offer now so they don't miss out on this exciting, limited time opportunity.

The additional common shares can be purchased in one lump sum, in minimum amounts of \$5. Additional shares may be purchased with monies in a variable RRSP, or a maturing RRSP, but may not be purchased using surplus shares. Consistent with Casera's Common Share Program, the Credit Union Deposit Guarantee Corporation does not guarantee these shares.

Any dividends to be paid will be approved by the board of directors and will be paid annually in December. Dividends will be paid out in the form of cash or surplus shares as declared by the board of directors. Dividends will be calculated and paid on an average daily balance.

Any request to withdraw the additional common shares will require 90 days notice. This remains consistent with provisions of the CU Act requiring that Casera CU maintain at least 5% equity prior to redemption of common shares.

Any dividends paid on common shares that are held outside of an RSP are taxable in the year that they are paid. If your total interest and dividend income is more than \$50, you will be issued a T5 to be filed with your tax return. Any dividends paid to your RSP are sheltered from tax until they are withdrawn from the plan.

If you have any questions concerning this exciting offer, please feel free to contact your branch.

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