



PREFERENCE SHARES

Enhance Your Investment Portfolio

Casera Credit Union wants you to share in our success. Casera's Class "A" Preference Share Program offers credit union members an exclusive equity investment option and provides an opportunity to earn an attractive dividend. The sale of Preference Shares will also help strengthen Casera's financial position through increased member share capital.

A Quick Look at Casera's Preference Share Offering

- \$10 per share
- \$500 minimum purchase
- \$25,000 maximum per member (per subscription)
- RRSP eligible (convertible option to RRIF)
- TFSA eligible
- Non-redeemable¹
- Investment is not guaranteed
- Dividends are not guaranteed
- Sales period closes April 30, 2020

Limited Availability

The shares are offered in addition to Casera's current Common Share and Surplus Share programs. They differ from membership shares in that they are only available during an offering period of up to 12 months.

Members who do not have an opportunity to purchase Preference Shares during the sales period can request to have their name added to a waiting list. Share transfers may happen at Casera's discretion if a member is interested in purchasing and another member is requesting to sell their Preference Shares.

Preference Shares are available only to Casera members who are defined as individuals, businesses and organizations. This creates

opportunities for individuals who own businesses to increase their investment in Casera. Associate members are excluded from the program.

Enrich Your Membership

Upon approval of Casera's Board of Directors, dividends may be paid out annually. Dividends will be paid out as interest in the form of cash and/or surplus shares. Payment is based on financial performance and dividend rate is at the sole discretion of the Board of Directors.

What You Need to Know About Risk

Preference Shares are ideal for members seeking diversification and a long-term investment. As such, they are willing to accept a moderate level of risk for potentially higher returns.

Preference Shares are speculative investments and there is also no market for the shares. Casera does not guarantee a dividend. Dividends will be paid in cash and Surplus Shares as declared by the Board of Directors.

Considered risk capital, Preference Shares are not redeemable. However, Casera may consider special requests for share redemption. Such scenarios may include: estate accounts, financial distress of members and other individualized requests.

How to Purchase Preference Shares

Contact your neighbourhood Casera branch. We'll put you in touch with one of our knowledgeable staff members who will assist you with determining if this investment is the right fit for you.

www.caseracu.ca

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