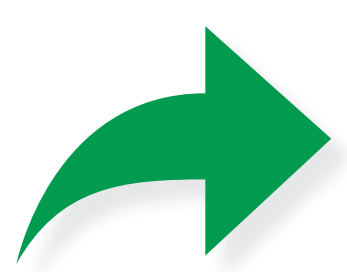




Why People are Switching to Parama

- ✓ **Competitive Rates**
- ✓ **No Fees on Everyday Banking**
- ✓ **Profit Sharing**
- ✓ **Full Service Banking**
- ✓ **Personalized Service**
- ✓ **Global Debit Card Network**
- ✓ **Mobile Banking**
- ✓ **Flexibility**
- ✓ **Deposit Insurance**
- ✓ **Full Range of Loan and Investment Products**

...and so much more!



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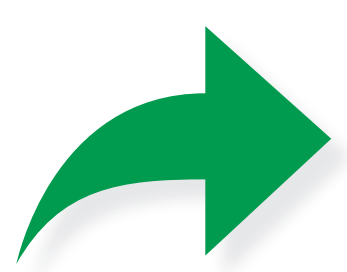
Why People are Switching to Parama

Credit Unions

- ✓ Full range of financial products and services
- ✓ Services Accessible via: Branches, Online, ATMs, Mobile
- ✓ Not-for-profit cooperative made up of member-owners
- ✓ Profits shared with members through interest rebates on loans and bonus interest on deposits
- ✓ Volunteer Board of Directors who are members elected by members
- ✓ Service-driven — we care about people

Banks

- Full range of financial products and services
- Services Accessible via: Branches, Online, ATMs, Mobile
- For-profit corporations owned by stock holders
- Profits paid to shareholders as dividends
- Paid Board of Directors voted by stockholders who may not be customers
- Profit-driven — motivated by profits



To learn more about what Parama can do you for you, visit Parama.ca or your nearest branch.