



## Valuable banking offers for TIA member employees

## Choose Scotiabank for your banking, borrowing and investing needs.

### DAY-TO-DAY BANKING

Get more from your everyday banking.

Choosing the right bank account can reduce your service fees and save you money. That's why we offer a range of bank accounts designed to help you simplify the way you bank and give you more control over your money.

- Switching your bank account is easy with the **Scotia Simple Switch**<sup>®</sup> program. Just provide us with a few details and we'll do all the work to transfer your accounts and pre-authorized transactions from your current financial institution.
- Save effortlessly with the **Bank the Rest**<sup>®</sup> savings program. It lets you automatically round up every purchase you make using your ScotiaCard<sup>™</sup> debit card to the next multiple of \$1 or \$5.
- Save like never before with the **Scotiabank<sup>®</sup> Momentum Savings Account** which offers our highest savings interest rate composed of competitive regular interest on every dollar saved<sup>1</sup>, plus, extra daily interest on balances \$5,000 or more every 90 days if no withdrawals are made<sup>2</sup>.

### BORROWING

Don't just borrow money. Borrow opportunities.

Shouldn't your borrowing strategy be customized to your needs? We can help you select the products and services that are right for you.

At Scotiabank, your mortgage is designed to fit your life, not the other way around. Whether you're planning to purchase your first home, upgrade your existing one or wanting to reduce your borrowing costs by leveraging the equity in your home, you'll find home financing solutions designed to save you money.

Choose the credit card option that's right for you.

- Open a **Scotiabank<sup>™</sup> Gold American Express<sup>®</sup>** card and earn travel rewards up to 4x faster at gas stations, grocery stores, on dining and entertainment<sup>1</sup>. Earn one point on all other eligible purchases.
- **Scotia Momentum<sup>™</sup> VISA<sup>®</sup>** card gives you cash back on your everyday spending. With Momentum you'll earn 2% cash back on gas station, grocery store and drug store purchases and recurring bill payments and a full 1% cash back on all other eligible purchases<sup>2</sup>.

### A CUSTOMIZED PLAN

Your goals, our advice

A Scotiabank advisor can help you create a customized plan that recognizes the many competing priorities you have for your money and that will help you take better control of your finances. Whether you want to retire comfortably, make a major purchase or save for your family's education we can help you achieve your goals. Scotiabank advisors will work with you to understand your personal situation and goals to create a customized roadmap for your financial future. We call it "Mapping Tomorrow": a realistic, workable plan that's uniquely your own.

### INVESTING

Invest for tomorrow. Make every day count.

With access to savings accounts, GICs, mutual funds, managed portfolio solutions, a wide range of investment plans, and so much more, your Scotiabank<sup>™</sup> advisor is an investment professional who can bring a full range of options to the table.

- **Scotia iTRADE<sup>™</sup>** offers self-directed investors value and easy, state-of-the-art investing and trading solutions.

## Helping you achieve your financial goals with these valuable money-saving offers.

- Open a new **eligible bank account** and receive 6 months free banking<sup>1</sup> — a value of up to \$89.
- Get a **Scotiabank<sup>™</sup> Gold American Express<sup>®</sup>** card and get started with an additional 5,000 bonus **Scotia Rewards<sup>™</sup>** points on top of our current in market offer<sup>2</sup>.
- Competitive account opening offers for new **Scotia iTRADE<sup>™</sup>** accounts, visit [scotiaitrade.com](http://scotiaitrade.com). Plus \$9.99 Loyalty Commission Pricing for Scotiabank customers<sup>3</sup>.
- Set up an appointment with one of our Scotiabank<sup>™</sup> advisors to receive a **complimentary financial plan**.
- Ask us about **preferential interest rates** on mortgages and investments.

You're richer than you think.<sup>™</sup>

