



RRSP LOAN - 5.95%*

This loan is for you if you want:

- To maximize your RRSP contribution
- To benefit from tax-deferred growth within your RRSP
- To potentially reduce your tax bill

RRSP LOAN

FINDING IT HARD TO SAVE FOR RETIREMENT?

We're here to help. If you're looking to maximize your RRSP contribution to save towards retirement an RRSP Loan can help



Loan

Borrow up to \$10,000.00 to help towards maximizing your contribution and defer your first payment for up to 90 days



Great Rates

Choose between a fixed rate at 5.95% to ensure consistency or a Variable rate to take advantage of potential drops in interest rates



Flexibility and Ease

Terms of between 1-5 years with the option of automatic payments on a variety of timeframes to ensure ease and consistency



No Penalties

Feel free to pay more than the fixed amount and even pay off the full loan without the worry of any penalties

We're here to help. Ensuring a healthy retirement often involves maximizing your contributions toward a Registered Retirement Savings Plan (RRSP). Whether you have untapped contribution room or are looking for some help with this year's contribution, an RRSP Loan from St. Stanislaus - St. Casimir's Polish Credit Union Limited can help bridge the gap.

Loan

Borrow up to \$10,000.00 to help towards maximizing your contribution.

Deferred Repayment:

Your first payment can be deferred for up to 90 days, so you can use your tax rebate to repay all or some of your loan.

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Great Rates

You have the option of choosing between a Fixed Rate of 5.95%*, ensuring consistent rates and payment or a Variable rate that enables you to benefit from any potential drops in the interest rate.

Flexibility and Ease

Terms of between 1 to 5 years allows you to tailor the loan to your financial goals. You can elect to make automatic payments on a weekly, bi-weekly, or monthly basis to ensure consistency and convenience.

No Penalties for Early Repayment

Feel free to pay more than the fixed amount or even repay the whole loan in full without the worry of incurring any penalties.

RRSP

REGISTERED RETIREMENT SAVINGS PLAN

RRSP CONTRIBUTION DEADLINE



- SAVE FOR RETIREMENT
- ENJOY TAX BENEFITS
- EASY TRANSFER IN
- NO ANNUAL ADMINISTRATION FEES
- RRSP REGISTERED DEPOSITS FULLY INSURED*

* For further information on deposit insurance, please ask for a FSRA brochure at the credit union or log on to www.fsrao.ca

Investment Department Toll Free: 1-855-765-2822 Ext. 1283

**Interest rates as of January 3, 2024; subject to change at any time without notice. Terms and conditions may apply. Please ask for details.*

You can apply for an RRSP LOAN at any Credit Union branch or by contacting the Investment Department.

For further information on Deposit Insurance, please ask for a brochure at the credit union or visit the FSRA's website at www.fsrao.ca