MemberShare+

Increase your member share, empower your financial cooperative to achieve more.

04/2025

The Cooperative Difference

Buying a $10 qualifying share (member share) makes you a member of Caisse Alliance. When you're a member, you're also an owner which means you get to share the benefits. Profit sharing is one of your cooperative's core values, and it's what sets us apart from other financial institutions!

Our **Member Share+** product provides the opportunity to invest further in your member share at a highly competitive rate of return. We in turn invest in our communities and help our members grow. A win-win situation!

Key Features

- A minimum of 25 shares ($250 total) must be held to be eligible for dividends.
- The dividend is calculated on the average daily balance of the account.
- Member shares are redeemable at any time[1]. No minimum holding period.
- A maximum of 100 shares ($1,000 total) may be held per member.
- Member shares are not recognized as an insured deposit by the Financial Services Regulatory Authority of Ontario (FSRA).

The dividend rate is not guaranteed and is determined by the board of directors each year. It is equivalent to the preferred shareholder's dividend rate. For your information, here is the history of the dividend rate paid to preferred shareholders by Caisse Alliance since 2021.

Past Dividend Rates | Preferred Shares			
Dividend rate paid by Caisse Alliance		Yields on 5-year Government of Canada bonds[2]	
2025	4.50%	2025	2.96%
2024	5.25%	2024	2.96%
2023	6.00%	2023	3.34%
2022	5.25%	2022	3.03%
2021	4.00%	2021	1.63%

Member shares are an excellent choice as part of an investment diversification strategy. Contact your advisor to take advantage of this offer!

[1]Excluding the $10 qualifying share (member share), which is redeemable when the account is closed.

[2]As at December 31.

Caisse Alliance

caissealliance.com

Making my share count here