



What to expect: Are you new to Canada?

Moving to a new country is difficult and stressful – Servus Credit Union is here for you!

We know some of your biggest concerns are setting up a bank account, getting a Canadian credit card and purchasing a home; all things we can help you with.

Why bank with Servus?

Because you should feel good about your money.

We have more than 100 branches across Alberta and are driven to reimagine our members' financial fitness so they can achieve their financial goals.

Also, we reward our members with Profit Share® Rewards Cash. The more business you do with us, the more money you get back!

We'd like to welcome you to Canada by giving you:

For the first two years of membership:

- Free account fees
- Unlimited domestic & international wire transfers
- Free Safety Deposit Box (based on availability)
- 0.50% bonus on Pay Yourself First term deposits (subject to change without notice).

PLUS:

- Servus Mastercard®*
- Overdraft protection*
- You'll get expert mortgage advice to make your home buying experience as easy as possible.

**Conditions apply*

Mortgage requirements

To be eligible applicants must:

- Be living in Canada less than five years
- Have a valid work permit or obtained Landed Immigrant Status (for Temporary Residents Working in Canada)
- Provide proof of enrolment at authorized post-Secondary or Trade School (for Temporary Residents studying in Canada)
- Meet qualification criteria, including income confirmation, down payment and credit history (*varies depending on application*)

Down payment guidance:

Minimum 5% down payment: Must come from own resources.

5.00-9.99% down payment requirements: International credit report demonstrating strong credit profile OR

2 alternative credit methods with no arrears for 12 months. (i.e. rental history or utility bill payment)

10% down payment requirements: Letter of reference from a Financial Institution OR

6 months bank statements from primary account