

Common Shares

We share our profits with our members.



Diversify your portfolio



Flexible investment options



Earn higher returns



Earn dividends



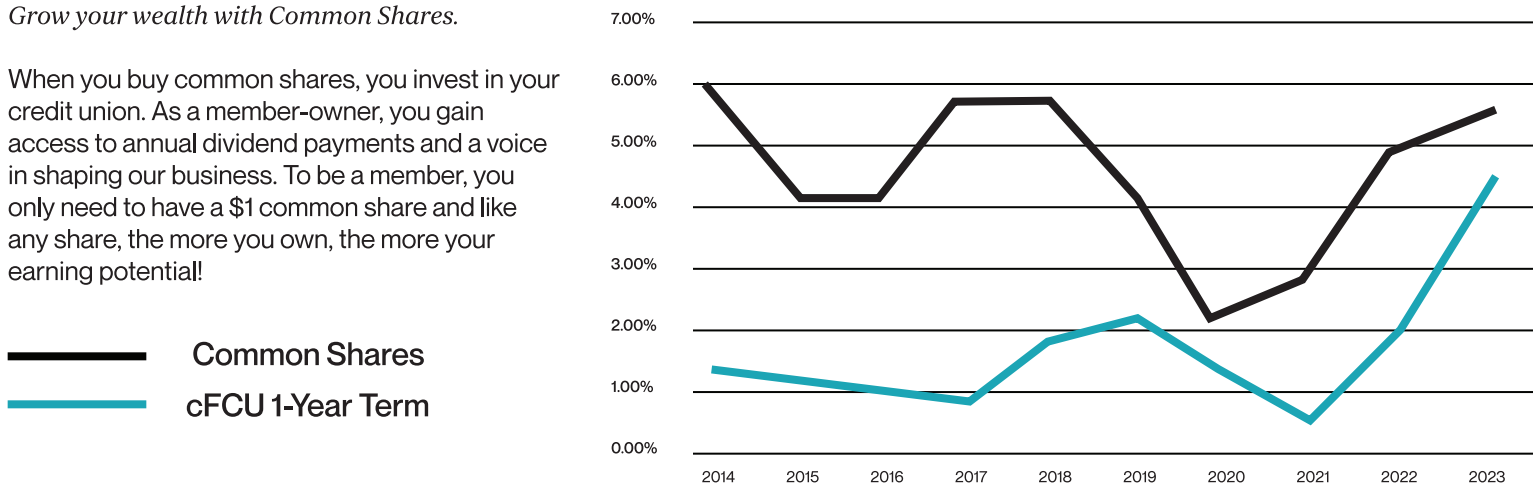
Support local re-investment

Maximize your earning potential

Grow your wealth with Common Shares.

When you buy common shares, you invest in your credit union. As a member-owner, you gain access to annual dividend payments and a voice in shaping our business. To be a member, you only need to have a \$1 common share and like any share, the more you own, the more your earning potential!

cFCU 1-Year GIC Yield vs Common Share Dividend Yield



— Common Shares
— cFCU 1-Year Term

	Common Shares	1-Year GIC
Time period	Suitable for medium to long-term investment goals.	Suitable for short to medium-term goals.
Investment amount	\$1 minimum. Every member can purchase up to \$200,000 in common shares holdings.	\$500 minimum
Rates	Rates are dependent on credit union performance. In 2023, we paid a rate of 5.50%.	Fixed market rate for term at time of investment. For 2023, average rate of 4.66%.
Growth potential	Higher potential returns, based on market performance and dividend payments.	Fixed interest rate, typically lower returns.
Income generation	Provides income through annual dividends (considered interest income by CRA).	Does not provide dividends and only pays interest at maturity.
Risk	While they may have higher risk based on market performance, the potential returns outweigh the risks.	Lower risk as principal amount is guaranteed by the CUDGC deposit guarantee.
Available types	Non-Registered Investments and Registered Investments (RRSP, RIF and TFSA).	Non-Registered Investments and Registered Investments (RRSP, RIF, TFSA and FHSA).

**Contact your connectFirst financial advisor for full common share purchase and redemption details.*