

**ENVISION FINANCIAL**

**Exclusive Lending Program - Urban Academy Parents Loans**

The following loan program has been designed to assist the parents of Urban Academy children with a unique financing option available to them at Envision Financial a Division of First West Credit Union.

**Maximum Loan Amount:** \$20,000/per child - Fixed Terms or Lines of Credits available  
**Fixed Terms:** Up to a maximum of 5 Years  
**Lines of Credit:** Open  
**Interest Rate:** Envision Financial Prime + 1% (as of 2016, Envision Financial Prime is 3% - subject to change without notice.)

**Repayment:** Term loans are repayable with blended monthly payments starting one month from date of disbursement.

Approximate monthly payments below:

- 12 months - \$1703
- 24 months - \$869
- 36 months - \$591
- 48 months - \$452
- 60 months - \$369

Lines of Credit are repayable with minimum monthly payments of Interest only (lump sum principle is optional)

**Insurance:** Life, Disability and Critical Illness loan/LOC protection is available.

**Application Process:**

- Make appointment with any of the Personal Account Manager's listed below, specifying the "Urban Academy Loan Program"
- Loan application underwriting will include credit checks, net worth statement, employment confirmation.
- Approval: Once branch has received all required documentation notification of approval will be within 24 hours.
- If an existing member, the disbursement of the funds follows execution of the loan documents.
- If a new member, a new account is setup with \$5 Membership Shares, followed by the execution of loan documents.
- Monthly payments made by Auto Transfer with personal account or P.A.P.

**Additional Offers**

- Simply Free Chequing account
- ATM card
- Pre-approved Envision Financial Master Card
- Free investment, insurance and estate planning review

**Contacts:**

Willoughby Branch  
20193 – 64<sup>th</sup> Avenue  
Langley, BC V2Y 1M9  
(604) 592-7230

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|--------------------------|--------------------|----------------|
| Personal Account Manager | Jessica LaMontange | (604) 592-7218 |
| Personal Account Manager | Karim Dhanani      | (604) 592-7234 |
| Personal Account Manager | Kristy Emms        | (604) 592-7211 |