



Mortgage Campaign Terms and Conditions

4.49% 1-Year Closed Fixed-Rate Mortgage Promotion

1. Promotion Overview

The **4.49% 1-Year Closed Fixed-Rate Mortgage Promotion** (the "Promotion") is offered by **Teachers Plus Credit Union** and is available to eligible applicants who obtain a new mortgage or switch an existing mortgage from another financial institution during the Promotion Period.

2. Promotion Period

The Promotion begins on **July 1, 2026** and is scheduled to end on **August 31, 2026** (the "Promotion Period").

Teachers Plus Credit Union reserves the right to modify, suspend, or terminate this Promotion at any time, without prior notice.

3. Mortgage Rate Offer

Eligible applicants may qualify for a promotional interest rate of **4.49% on a 1-year closed fixed-rate mortgage term**, subject to:

- Credit approval.
- Satisfaction of all lending requirements and underwriting criteria.
- Property eligibility requirements.
- Mortgage funding within 120 days from the end of the promotion period

The promotional rate:

- Applies only to eligible new mortgages and mortgage switches from another financial institution.
- Cannot be combined with any other mortgage rate discount, offer, or promotion unless otherwise specified by Teachers Plus Credit Union.
- Is subject to change or withdrawal without notice.

4. Eligibility

To qualify for the Promotion, applicants must:

- Submit a mortgage application during the Promotion Period.
- Be pre-approved for a new mortgage or an eligible mortgage switch.
- Meet all standard lending and qualification requirements of Teachers Plus Credit Union
- Have their mortgage application approved and funded in accordance with the Promotion requirements.

5. Yoga Mat Giveaway

Applicants who receive a **pre-approved mortgage application** during the Promotion Period are eligible to receive **one (1) yoga mat**, while supplies last.

Conditions:

- Limited quantity available.
- One yoga mat per pre-approved mortgage application, regardless of the number of applicants on the application.
- No substitutions, transfers, cash redemption, or cash value.
- Yoga mats will be distributed on a first-come, first-served basis while inventory remains available.
- Receipt of a pre-approval does not guarantee final mortgage approval.

6. General Conditions

- This Promotion is void where prohibited by law.
- All decisions regarding eligibility are final and at the sole discretion of Teachers Plus Credit Union.
- Teachers Plus Credit Union reserves the right to verify applicant information and eligibility.
- Any attempt to manipulate, abuse, or fraudulently participate in the Promotion may result in disqualification.

7. Limitation of Liability

Teachers Plus Credit Union shall not be liable for any loss, damage, or injury arising from participation in this Promotion or acceptance and use of the yoga mat giveaway, except as required by applicable law.

8. Privacy

Personal information collected in connection with this Promotion will be used, disclosed, and protected in accordance with **Teachers Plus Credit Union's Privacy Policy** and applicable privacy legislation.

9. Changes to Promotion

Teachers Plus Credit Union reserves the right, at its sole discretion, to amend, cancel, suspend, or terminate the Promotion, including the promotional mortgage rate and yoga mat giveaway, at any time and without prior notice.