



2025 Mortgage Cash Back Promotion – Terms and Conditions

1. **Promotion Overview:** This promotion offers up to \$5,000 in cash back for new mortgages funded by StellerVista Credit Union.
2. **Eligibility Period:** Valid from April 1, 2025, to October 15, 2025.
3. **Applicable Products:** Applies to only NEW personal and commercial mortgages with StellerVista Credit Union. Renewals are excluded from this promotion. New Money on refinanced mortgages can qualify, but only the new portion of funds – not the total refinanced balance.
4. **Cashback and Incentive Details:**
 - \$1,500,000 and above: Up to \$5,000 cash back
 - \$1,000,000 to \$1,499,999: Up to \$4,000 cash back
 - \$750,000 to \$999,999: Up to \$2,500 cash back
 - \$500,000 to \$749,999: Up to \$2,000 cash back
 - \$250,000 to \$499,999: Up to \$1,500 cash back
 - \$100,000 to \$249,999: Up to \$500 cash back
5. **Eligibility Requirements:**
 - Must be a new mortgage, or new money via refinancing, to StellerVista, including new mortgages, construction mortgages, land purchases, CLIP loans, and mortgages moved from other financial institutions.
 - Minimum mortgage term of 3 years – variable or fixed.
 - Mortgage payments must be set up from a StellerVista demand account.
 - **Credit Card Requirement:** Members must have (or successfully acquire within 45 days) an activated StellerVista Credit Card to receive the full cash back amount. Members who do not meet this requirement are only eligible to receive 75% of the cash back amount.
 - **Credit Card Requirement Not Met:**
 - \$1,500,000 and above: Up to \$3,750 cash back
 - \$1,000,000 to \$1,499,999: Up to \$3,000 cash back
 - \$750,000 to \$999,999: Up to \$1,875 cash back
 - \$500,000 to \$749,999: Up to \$1,500 cash back
 - \$250,000 to \$499,999: Up to \$1,125 cash back
 - \$100,000 to \$249,999: Up to \$375 cash back
6. **Reward Payment:** Disbursed within 60 days of mortgage funding to the linked demand account.
7. **General Conditions:**
 - Employees and members of the Board of Directors of StellerVista are ineligible to participate in this promotion.
 - StellerVista reserves the right to modify or terminate any aspects of this promotion at its discretion without prior notice.
 - Participants must meet all requirements as outlined to be eligible for cash back.
 - Participation in this promotion constitutes agreement to these terms and conditions.
 - Mortgages are not eligible for the cash back promotion if they receive a specially discounted interest rate or a reduced application fee.
 - StellerVista reserves the right to disqualify any mortgage from the cash back promotion at its sole discretion.



2025 StellerVista Prize Draw Promotion – Terms and Conditions

1. **Promotion Overview:** This promotion offers StellerVista Credit Union members the chance to win a \$10,000 value award. Participants can win either a customized Kootenay getaway or a \$10,000 local furniture shopping spree. The promotion is open to members who either obtain a new mortgage or renew an existing mortgage with StellerVista between April 1, 2025, and October 15, 2025. Additionally, participants can enter without purchase by submitting a 250-word handwritten essay.
2. **Eligibility Period:** April 1, 2025, to October 15, 2025.
3. **Applicable Products:** Applies to both new and renewed residential and commercial mortgages, as well as CLIP loans. There is no value threshold.
4. **Entry Methods**
 - **Mortgage Transaction:** One draw entry is automatically entered upon closing a new or renewed mortgage within the eligibility period.
 - **No Purchase Necessary:** Submit a 250-word handwritten essay on "Your favorite secret spot in the Kootenays". Essays must be mailed to: 920 Baker Street, Cranbrook BC, V1C 1A5, addressed to StellerVista Mortgage Promo, ATTN: Jeff.
 - No member can have more than one entry into the draw.
5. **Prize Details**
 - **Option 1:** A high-end Kootenay getaway, customizable in terms of dates and location within the service areas/communities StellerVista serves. The trip must be booked and confirmed by the end of 2025.
 - **Option 2:** A \$10,000 local furniture shopping spree at locations determined by StellerVista.
6. **Winner Selection:** One winner will be selected through a random draw from all eligible entries. The draw will be conducted by November 15, 2025.
7. **General Conditions:**
 - The promotion is open to all StellerVista Credit Union members in good standing.
 - Employees and members of the Board of Directors of StellerVista are ineligible to participate in this promotion.
 - StellerVista reserves the right to modify or terminate any aspects of this promotion at its discretion without prior notice.
 - Participation in this promotion constitutes agreement to these terms and conditions.
8. **Prize Redemption:**
 - The winner must claim their prize within 30 days of the draw.
 - The Kootenay getaway must be booked and confirmed by December 31, 2025.
 - The furniture spree must be coordinated with StellerVista and completed by the winner at the approved local supplier(s).



9. **Legal and Regulatory Compliance:** All entries, including essay submissions, must comply with applicable laws and regulations. StellerVista is not responsible for lost, late, incomplete, invalid, unintelligible, or misdirected registrations, which will be disqualified.

StellerVista Credit Union Mortgage FreeSwitch Program – Terms and Conditions

1. **Program Overview:** The Mortgage FreeSwitch Program is designed to assist members in transferring their existing mortgage to StellerVista Credit Union by covering up to \$1,200 of the associated transfer costs. This program aims to make switching to StellerVista as cost-effective and straightforward as possible.
2. **Eligibility Period:** The program is ongoing, subject to periodic review and continuation by StellerVista Credit Union.
3. **Applicable Products:** This program applies to NEW personal and residential mortgage transfers, as well as CLIP loans. Commercial mortgages are not eligible for this program.
4. **Covered Costs:** The program covers expenses directly related to transferring a mortgage, including but not limited to:
 - Mortgage Discharge or Transfer Fee
 - Appraisal Fee
 - Legal or Notary Fees
 - Title Search or Title Insurance
 - Administration or Application Fee
 - Registration / Discharge of Security
 - Other Incidental Costs – Discretionary Case by Case Evaluation
5. **Eligibility Requirements**
 - Applicants must be members or become members of StellerVista Credit Union.
 - The existing mortgage must be transferred from another financial institution to StellerVista.
 - Members must use StellerVista-approved service providers, including appraisers and legal professionals, for all services covered under this program. A list of approved providers, based on the member's region, will be provided by StellerVista.
6. **Program Limitations:** The total amount reimbursed will not exceed \$1,200 per mortgage transfer. Costs that exceed the \$1,200 limit will be the responsibility of the member. Only fees directly associated with the mortgage transfer are eligible for coverage.
7. **Claim Process**
 - Members must submit claims for reimbursement within 60 days of the mortgage transfer date.
 - Receipts and invoices from approved service providers must be submitted to verify all claimed expenses.
 - Reimbursement will be processed upon verification of eligibility and receipt of all required documentation.
8. **General Conditions**
 - StellerVista reserves the right to amend, suspend, or discontinue the Mortgage FreeSwitch Program at any time without prior notice.
 - Participation in this program does not affect the terms and conditions of the member's mortgage agreement with StellerVista.
 - All decisions made by StellerVista regarding the eligibility for reimbursements under this program are final.