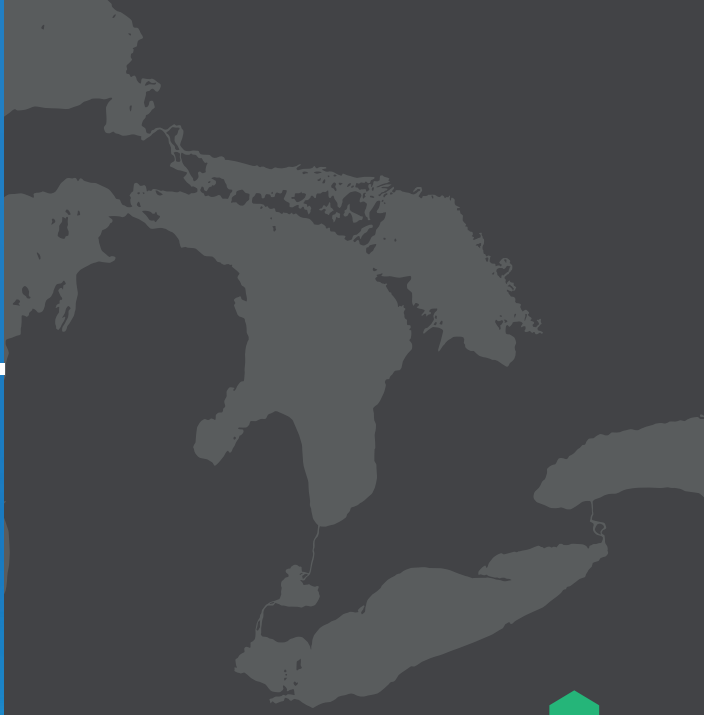


**OUR MEMBERS  
ARE OUR OWNERS  
AND WE TAKE  
THAT TO HEART.**

We're committed to doing the right thing for our members and investing in our local communities.



**WELCOME TO THE  
NEIGHBOURHOOD**



**OUR NEIGHBOURHOOD  
IS YOUR NEIGHBOURHOOD.**

**We're never too far away**

With branches across Northern and Southwestern Ontario, help is just around the corner. Can't make it to a branch? Contact our Service Excellence Centre at 1-888-413-YNCU (9628) and a member of our team can help you with whatever you need, wherever you are.

**Download our Mobile Banking App**

Complete your banking easily, securely, and conveniently by downloading our mobile banking app. Available on the Apple Store and Google Play.



**YNCU.COM**

Your Neighbourhood Credit Union (YNCU) is a licensed credit union operating in, and under the laws of, the province of Ontario. Eligible deposits in registered accounts have unlimited coverage through the Financial Services Regulatory Authority (FSRA). Eligible deposits (not in registered accounts) are insured up to \$250,000 through the Financial Services Regulatory Authority (FSRA).

**GROW  
BEYOND  
YOUR  
WILDEST  
DREAMS.**

**Agriculture  
Banking services**



**WELCOME TO THE  
NEIGHBOURHOOD**



# WE CAN'T PROMISE YOU A ROSE GARDEN, BUT WE CAN PROMISE YOU A FINANCIAL PARTNERSHIP.

You can count on our experienced agricultural lenders who understand that farming is not just a way of life, it's your business. Whether you're starting out or looking to expand, we're here to help you yield the best financial results for your business and family.

In addition to full service banking and wealth management, we offer the following agricultural products and services to meet your changing needs:

- Agricultural Chequing Accounts at a customized rate
- Operating Lines of Credit for day-to-day operating expenses
- Farm Mortgages (purchase, refinance or consolidate)
- Farm Purchase, Building Construction and Renovation Financing
- Quota Financing
- Crop Input Loans
- Equipment and Vehicle Financing
- Seed Livestock Financing
- Tile Drainage Loans
- Retirement and Investment Counselling
- Estate and Succession Planning

## Navigating AgrilInvest

AgrilInvest is a self-managed producer-government savings account designed to help producers manage small income declines, make investments to manage risk and improve market income. Our Agricultural Specialists are available to help you navigate the program for your individual needs. Each year, you can make a deposit into your AgrilInvest account and receive a matching contribution from the federal and provincial/territorial governments.

Your AgrilInvest account grows as you:		Your AgrilInvest account consists of two funds:
<ul style="list-style-type: none"> <li>• Make annual deposits,</li> <li>• Receive matching government contributions and</li> <li>• Earn interest.</li> </ul>		<p><b>Fund 1</b> - holds your deposits</p> <p><b>Fund 2</b> - holds the matching government contributions and interest</p>
You can withdraw funds from your AgrilInvest account whenever you want.	Withdrawals are made from Fund 2 first. These funds are included in income for tax purposes.	Once Fund 2 balance is zero, withdrawals are made from Fund 1. These withdrawals are not taxable.

### Program Criteria

To participate in AgrilInvest you must:

- Farm in Canada
- File an income tax return reporting farming income (loss) to the Canada Revenue Agency by the final filing deadline for the program year (Status Indians farming on a reserve in Canada who are not required to file an income tax return are exempt from this condition)
- File an AgrilInvest form reporting sales and purchases of allowable commodities by the final deadline for the program year

### Who can participate?

Participants include individual producers, partners in a partnership, corporations, co-operatives, communal organizations, estates, trusts, limited partnerships, Status Indians and Band Farms farming on a reserve.

### How are AgrilInvest contributions calculated?

Government and producer deposits are based on Allowable Net Sales (ANS). Eligible commodities include most primary agricultural commodities except those covered under supply management (dairy, poultry, eggs).

### Sale of Eligible Commodities – Purchase of Eligible Commodities = Allowable Net Sales

Each year you can deposit up to 1.5% of your ANS in your AgrilInvest Account and receive matching government contributions. For example, if your ANS is \$100,000, you can deposit up to \$1,500 and receive a matching government contribution of \$1,500.

### How do I make a deposit?

You will receive a Deposit Notice outlining your deposit amount for the year. You can deposit any amount up to your Maximum Matchable Deposit by the deadline indicated on your notice. After you make your deposit, AAFC will credit your account with the matching government contribution.

### How do I make a withdrawal?

Your account is self-managed. You have the flexibility to withdrawal from your account at any time through your credit union.

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**To learn more about AgrilInvest, visit: [WWW.AGR.GC.CA/AGRIINVEST](http://WWW.AGR.GC.CA/AGRIINVEST) or call 1-866-367-8506.**