AERO SERVICES CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

$10,000.00 Fixed Deposit Offer – Start Date June 01, 2026

1. What is the Ten Thousand Fixed Deposit Offer?

The $10,000.00 Fixed Deposit Offer is a limited time special offer by Aero Services Credit Union, encouraging members to place funds in a Fixed Deposit starting from a minimum of **$10,000.00, but attracting interest rates of normally higher deposit values.**

2. Who is eligible to participate?

The offer is open to both members and non-members of Aero Services Credit Union.

Non-members can apply for membership and once approved, can immediately take advantage of this special offer.

3. What is the minimum amount required to participate?

The minimum amount required to participate in the offer is **$10,000.00**.

Amounts less than $10,000.00 will be subject to the normal interest rates.

4. What interest rate applies to this offer?

Value (TTD)	Period of 1 Year	Period of 2 Years	Period of 3 Years	Period of 4 Years	Period of 5 Years
$10,000 and above	1.75%	3.00%	3.50%	3.75%	4.00%

5. What is the term of the Fixed Deposit?

From a minimum term of 1 year up to a maximum term of 5 years. The term of the Fixed Deposit determines the applicable interest rate.

6. Can existing members with Fixed Deposits participate?

Existing members with Fixed Deposits that are maturing during the period of the offer may renew their Fixed Deposit under the special offer.

Where their Fixed Deposit has not yet matured, but they are desirous of breaking their existing fixed deposit and reinvesting the funds under this special offer, the lower break rate will be applicable to the existing Fixed Deposit.

7. Can a member open more than one Fixed Deposit under the offer?

Yes, more than one (1) Fixed Deposit can be opened under this offer.

8. Is the offer available at both Trinidad and Tobago branches?

Yes, this special offer is available at both Trinidad and Tobago branches.

9. How can members apply?

Members can apply by contacting or visiting ASCU and speaking with one of our Customer Services Reps.

10. What documents are required?

Members would be required to provide valid identification, complete a Fixed Deposit Form, and a Source of Funds form (where applicable).

Additionally, where ASCU may not have a member's updated records on file - any other documentation required under ASCU's Know Your Customer procedures would be applicable.

11. Can a non-member participate?

A non-member who is interested in the offer should be invited to become a member of ASCU, subject to the Credit Union's membership eligibility requirements.

Once membership is approved, they may immediately take advantage of the Fixed Deposit offer.

12. Can the funds be withdrawn before maturity?

Yes – however, Fixed Deposits are generally intended to remain invested until the agreed maturity date.

Any request for early withdrawal will be subject to the appropriate terms and conditions and application of a lower break rate.

13. What happens when the Fixed Deposit matures?

At maturity, the member may have options such as renewal, withdrawal, or transfer of funds, subject to ASCU's procedures.

14. What are the main benefits for members?

The key benefits for members include:

- An opportunity to earn higher than standard interest on funds placed with ASCU.
- The ability to invest through a trusted member-owned financial institution.
- Support and guidance from ASCU throughout the process.
- The Fixed Deposit can be used as security for obtaining a loan from ASCU.
- A guaranteed rate of return for the term of the Fixed Deposit from the investment date up to the agreed maturity date.