**Christian Senior Citizens Homes Society of Northern Alberta**

**PRIVATE LOAN PROGRAM**

**Available Terms**

**Minimum Investment: $25,000.00**

**Minimum Term: 1 Year**

**Available Terms: 1, 2, 3, 4, or 5 Years, or to a specific future date.**

**Eligible Lenders: Society Members in good standing**

**Interest Terms: Paid at December 31 each year either direct to Lender, or added to Investment for compounding at same rate as investment is carrying**

**Interest Rates as of January 1, 2022**

**1 – under 2 Years: 1.5%**

**2 – under 3 years: 1.75%**

**3 – under 4 years: 2.0%**

**4 – under 5 years: 2.25%**

**5 years or more: 2.5%**

**Redemption: Early redemption available with a penalty of 90 days of interest.**