

Trade Online

Great service Low fees Powerful tools



Credential[®]
Direct

a division of Credential Securities Inc.

Discover a Canadian top online broker

If you're a self-directed investor, trading online is the smart way to go. It's an even smarter choice when you use **Credential Direct®**, consistently ranked Canada's #1 Online Broker*.

Trade with confidence

Our sophisticated trading tools give you the resources you need to capitalize on investment opportunities.

No matter how often you trade – daily, weekly or monthly – we have the services and tools you need to plan your strategy, research markets, find opportunities and make trades. All from the convenience of your computer.

Level 2 Quote
CANADIAN TIRE CORP. (T.CTC on TSX)

BUY SELL FUND LIMIT

LAST: 119.00 EVEN BID: 119.00 ASK: 120.00 VOLUME: N/A

Market by Price

BIDS			ASKS	
Total Size	# of Orders	Price	Price	# of Orders
100	1	119.00	120.00	1
100	1	119.00	121.00	1
100	1	119.50	121.25	1
100	1	119.00	121.00	1
100	1	119.00	120.00	1

Market by Order

BIDS				ASKS		
Time of Order	Broker Name	Size	Price	Price	Size	Broker Name
09:09	TD SEC	100	119.00	120.00	100	JONES SABLE
09:11	JONES SABLE	100	119.00	121.00	100	JONES SABLE
09:08	BROWN HOLE	100	119.50	121.25	100	TD SEC
09:09	JONES SABLE	100	119.00	121.00	100	BMO SECURIT

Manage your portfolio easily

Gaining control of your investments is easy. You have a complete selection of investments to choose from: stocks, bonds, mutual funds, options, and fixed income securities. Trade them all online.

Investment decisions and portfolio management are easy too.

Enjoy friendly, expert service

Credential Direct is owned by the Canadian credit union system. So you'll get the expert, friendly service you expect from a credit union.

*As ranked by Surviscor (Summer 2007, Q4 2006, Q2 2006) and Watchfire GómezPro (Q4 2004)

Premium trading tools

without the premium price

Like every online investor, you want dependable, knowledgeable service, and powerful trading tools. And because low fees mean higher returns, you also want great value. At Credential Direct, we deliver.

- ▶ trades start at just \$9.95 for active traders, \$19 for investors.
- ▶ free mutual fund trades.
- ▶ no account-opening, inactivity, or user fees.
- ▶ never pay more than \$250 for stock trades – we're the only Canadian Broker that caps our commissions**.
- ▶ earn an automatic 10% rebate when your commissions exceed \$2,500 in an account within a calendar month**.
- ▶ no annual fee for RRSP accounts over \$15,000.

Depend on an established broker

Founded in 2000, Credential Direct is a division of Credential Securities Inc., which is a member of the Canadian Investor Protection Fund (CIPF). So you enjoy the benefits offered by the CIPF, which protects up to \$1 million of holdings per qualifying account. Credential Securities Inc. is also a member of the Investment Dealers Association of Canada.

Stay safe and secure

Your security and privacy are important to you — and to us.

We use 128-bit encryption and industry standard e-commerce technology to maintain the highest levels of security. Plus robust trading and back-office systems to ensure that you won't miss out on trading opportunities.

Electronic Funds Transfer

Electronic Funds Transfer (EFT) service is a convenient method to transfer funds between your credit union or financial institution (depository) and your Credential Direct trading accounts.

Transfer Details

Account: [HR & End ...]

Transfer From: [CIBC BANK (EPH0001)]

Transfer To: [CIBC/Margin CON (00000000)]

Amount: [1000.00] Canadian Dollars (CAD)

Special Contributions

I am making a contribution to my RRSP and wish this to be a "Special Contribution".

Contact Details

Please input a phone number or Email address in the event that it is necessary to contact you regarding this order:

Contact Details: [Other: Please Specify: ...] in [004-555-1234]

EFT History (prior week)

The EFT History will display all transfers for the accounts associated with your user ID.

Reference ID	Date	From	To	Amount	Special Contribution
You have not processed any EFT transactions in the past week.					

IMPORTANT: THINGS YOU SHOULD KNOW ABOUT EFT'S (Please READ carefully)

Electronic Funds transfers (EFT) INTO your Credential Direct accounts:

** Not available with Active Trader pricing.

Free trading tools to

help you reach your goals

Whatever your trading goals, our powerful tools will help you identify opportunities, make decisions efficiently, and minimize risk. These premium tools are yours without the premium price — they're all FREE!

Gain insight with independent research

- **Investment research.** Get an edge on the market with in-depth fundamental research, recommendations, and commentary from leading research firms.
- **Company research.** Study company profiles, financials, investment research, and earnings estimates from Bell Globemedia and Hemscott.
- **Bullboards.** Gauge the Street's attitude toward a stock or offer your own insights.
- **Advanced stock screens.** Search stocks using multiple investment criteria or use our preset screens.
- **News.** Read news as it hits the wire from more than 20 sources.



Spot opportunities with technical trading tools

- **Technical Insights.** Spot key trends and entry and exit points using Recognia's technical chart pattern analysis tool.
- **Advanced technical screens.** Pinpoint trading opportunities with a complete array of indicators.
- **Interactive charting.** Support your trading strategy with dynamic charts.

Track markets in real time

- **Real-time stock quotes.** Free Canadian Level 2 market depth quotes.
- **Time and sales of recent trades.** Get an inside market view, including size, price, and brokerage firms for Canadian and US stocks.
- **Investment tracking and analysis.** View option pricing chains, screen fixed-income products, and chart mutual funds.

Build your portfolio

Our tools help you choose and monitor your investments.

- **Portfolio Tracker.** Compare performance and technical trends of securities or indices for multiple portfolios or watch lists.
- **Portfolio Planner.** Determine your investor type and choose a mutual fund model portfolio matching your profile.
- **FundXplorer®.** Search thousands of Canadian mutual funds by multiple and customizable criteria. Plus, generate performance charts for several funds simultaneously.
- **Life Events Planner.** Create personalized financial, retirement or estate plans using a variety of financial calculators and dynamic reports.



The screenshot shows a 'Portfolio' page with a table of holdings. The table has columns for Symbol, Last Trade, % Change, Comm, Price Per Share (\$), # of Shares, and Base Cost (\$). The data is as follows:

Symbol	Last Trade	% Change	Comm	Price Per Share (\$)	# of Shares	Base Cost (\$)
ISI077	20.457	+0.037 / 0.18%	-	18.020	1,667	30,003.30
SI1000	13.459	+0.010 / 0.07%	-	12.400	1,200	14,900.00
MSFP	24.348	+0.120 / 0.50%	\$25	22.050	90	1,127.50
T.INT	2.270	+0.010 / -0.44%	\$24	2.190	2,000	5,829.00
T.YAM	3.200	+0.020 / 0.72%	\$25	2.930	1,000	2,855.00
WMT	44.440	+0.340 / -0.80%	\$25	41.050	50	2,077.50
US STOCKS						3,205.86 USD

Keep in touch with account and news alerts

- **Stock and news.** Stay on top of the markets with breaking news and stock alerts.
- **Technical insights.** Get daily alerts on stocks with bullish or bearish patterns.
- **Account margin.** Manage your money with alerts for margin calls or excess margin.
- **Portfolio performance.** Receive daily summaries of your portfolio's performance.

Scan options series

- **Options screens.** Improve your trading strategies by locating options series that match your criteria.
- **Options valuation.** Determine the theoretical option price easily.

Account tools let you manage your money

You can invest for your future with one account or as many as you need:

Cash account – if you pay cash for your investments.

Margin account – if you want to borrow to invest.

Short sale margin account – if you want to borrow and sell securities.

Options trading margin account – if you plan to trade options.

Registered account – if you need access to a full range of RRSP and RRIF accounts.

We also offer accounts for corporations and investment clubs, and special accounts for LRRIF, LIRA, LIF and Registered Education Savings Plans (RESP).

Manage your account

Managing your investments has never been this easy.

You have 24-hour access to your account so you can monitor and manage your account anytime, anywhere.

- ▶ **Account performance summary.** Track the success of your trading strategy by charting the market value and monthly, quarterly, annual and annual compound rates of return.
- ▶ **Buying power.** Check the cash or borrowing capacity available in your cash or margin account in real time.
- ▶ **Complete transaction history.** Save time at tax season by sorting and viewing all transactions for the year or since account inception. And receive annual trading summaries each year.
- ▶ **Pending orders.** View the status and fill details of recent orders.
- ▶ **Account maintenance.** Manage your account online effortlessly, including customizable profile options.
- ▶ **Electronic funds transfers.** Move Canadian money easily between your trading account and your bank account at any Canadian financial institution. Also view your prior week's transfer history.
- ▶ **Online statements.** View monthly account statements online.



Ask our specialists for help when you need it

Trading online doesn't mean being on your own. Our Investment Representatives are experienced and, more importantly, they're accessible. If you need help using our Web site, making a trade or checking your account, contact us by phone or email.

Access expert service

1.877.742.2900 toll free in Canada
604.742.2900 in Greater Vancouver
support@credentialdirect.com

Our online trading demo is a great way to find out more about our services. Be sure to check out the education center to learn the basics of investing. And if you're interested in technical analysis, our demo and tutorials take you beyond the basics and introduce you to the world of charting.



Open your account today

Opening an account is easy. Here's how you can sign up.

- **Apply online.** This is the fastest, most convenient way to open an account. Go to www.credentialdirect.com and click "Apply Now". Answer the online questionnaire, which automatically prefills your application. Then print, sign and mail it to us along with your required personal documents.
- **Sign up manually.** You can apply by manually completing and submitting necessary forms. Go to www.credentialdirect.com and click "Open an Account" then "Forms" to find the right account opening checklist. All our forms are convenient Adobe PDF files that you can fill in from your desktop, or print and complete by hand.
- **Request an application by mail.** If you don't have access to a printer, you can request application forms be mailed to you. Call us at 1.877.742.2900 or email support@credentialdirect.com.

Top 10 Trading Tips

- 1 Establish your financial goals before you invest.
- 2 Understand your tolerance for risk. If you're losing sleep over an investment, it might be too risky for you.
- 3 Select an appropriate asset mix to diversify your portfolio.
- 4 Invest in stocks you know and understand.
- 5 Own only as many stocks as you can manage comfortably.
- 6 Don't be afraid to hold cash if you can't find the right investment.
- 7 Don't rush into an investment without doing your research on the company.
- 8 Give your portfolio a regular checkup.
- 9 Invest within your financial limits: risk only what you can afford to lose.
- 10 Be patient. Think long term and give your strategy time to work.

5 Great Reasons

to choose

Credential Direct

Credential[®]
Direct

a division of Credential Securities Inc.

Great service Low fees Powerful tools

You get it all at Credential Direct.

If you have questions, or need help completing your application, please contact us:

1.877.742.2900 toll free
604.742.2900 in the Vancouver area

support@credentialdirect.com

www.credentialdirect.com

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Vancouver BC V6E 4T6

For Active Traders

- ✓ Trades start at \$9.95*
- ✓ Free Canadian Level 2 quotes
- ✓ Portfolio Tracker
- ✓ Free Recognia Technical Insights
- ✓ Account buying power and performance

For Long-Term Investors

- ✓ Trades start at \$19
- ✓ Low commissions and no user or inactivity fees
- ✓ Free mutual fund trades
- ✓ FundXplorer
- ✓ Portfolio Planner
- ✓ No annual RRSP fee**

* When you execute at least 25 Web-based equity or option trades in a rolling calendar quarter.

** For accounts over \$15,000

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