

BANKING AND INVESTING

Co-operative Housing Interest Pool (CHIP)

Collectively, housing co-ops in British Columbia hold millions of dollars in their reserve and operating funds. Our Co-operative Housing Interest Pool (CHIP) can help make those funds grow.

Join the over 190 other co-ops in B.C. earning higher interest on their bank accounts through CHIP. The program treats your savings as if they were pooled together and held by one large depositor. This is good news for co-ops as they provide above-market returns on your operating and savings accounts and continue to create value for your membership dues.

Check out these features:


- Maintain ready access to your co-op's money
- Your funds stay independent and are simply flagged for the CHIP interest rate
- Savings are secure
- Benefits support the co-op housing sector

With more than \$180 million in deposits through Vancity, Community Savings Credit Union (CSCU) and Coast Capital, CHIP is one of our most popular services.

Encasa Financial

CHIP is a perfect vehicle for funds you need now. When focusing on the long term, you may want to consider some risk for higher potential returns and explore what Encasa can offer.

Encasa Financial Inc. is a registered investment fund manager created specifically to manage the investment of capital reserves and other long-term funds for co-operative and non-profit housing providers across Canada.

Established over a decade ago, Encasa now manages investments of more than  500 million for over 850 co-op and non-profit housing providers. All of Encasa's investment funds feature low management fees and an ethical screen to promote socially responsible investments.

CHF BC is a co-owner of Encasa in partnership with CHF Canada, the BC Non-Profit Housing Association and Housing Services Corporation (HSC) of Ontario.



the unions' credit union



If you would like to find out more, get an estimate, or place an order, please contact our Group Buying team.

 groupbuying@chf.bc.ca

 1-866-879-5111



To learn more for your co-op, contact Mike Ames, Investment Funds Advisor.

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