



Be ready

SCOTIABANK CARDS. FOR WHEREVER YOUR DAY TAKES YOU.

Loyal customers like you are the best gift of all.

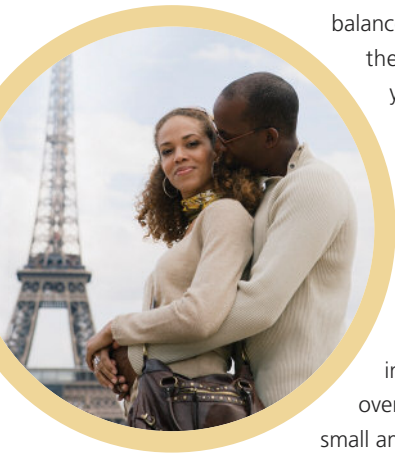
At Scotiabank, one of the real joys of the holiday season is the opportunity to say thank you to our valued customers like you for your business over the past year. We sincerely appreciate your loyalty and will continue to work hard to earn it in the year ahead with exceptional products and sound advice you can bank on with confidence. All the best in 2010 to you and yours from Scotiabank.



? DID YOU KNOW?

Pay yourself first and be rewarded with 1% bonus interest from Scotiabank!

A **Scotiabank Automatic Savings Plan** is an easy way for you to save for a goal. Your contributions are moved automatically from your Scotiabank account into your savings account and begin earning a competitive rate of interest right away. Plus, with a **Scotiabank Savings Reward Plan**,¹ you could be rewarded with an additional 1% bonus interest² on the annual average monthly balance of your contributions made during the one-year term when you stick to your savings plan. You can choose to invest in a Scotiabank Automatic Savings Plan weekly, bi-weekly, monthly, quarterly, semi-annually or annually, and you can change how much and how often you contribute at any time, or cancel the service by advising us in writing. With the interest on your savings compounding over time, you'll be surprised at how fast small amounts can grow.



For further details and/or to set up an account, visit your local **Scotiabank branch** today!

¹ Talk to your Scotiabank representative about which Automatic Savings Plan account is eligible for the Scotiabank Savings Reward Plan.
² Certain conditions may apply. Please contact your local Scotiabank branch for details.

OFFER ZONE

You could WIN up to \$2,000 in purchases this holiday season.

Whether you are online or in line, use your **ScotiaCard Visa Debit card** this holiday season to instantly pay for purchases from your bank account and you could WIN the value of your purchases made before January 31, 2010, up to \$2,000.³ Each time you make a purchase of \$10 or more with your ScotiaCard Visa Debit card, you will automatically get a chance to win. The more you use your card, the more chances you have to be a \$2,000 winner. You can use your ScotiaCard Visa Debit card wherever Visa is accepted – at over 14 million merchants worldwide. It's easier, more convenient and more secure than using cash or cheques.



For further information, visit bahamas.scotiabank.com/visadebit or your local Scotiabank branch today!

Need a card? Apply today at your local Scotiabank branch!

³ Certain conditions apply.



Fly even sooner with a welcome bonus of 3,000 AAdvantage® Miles!



Are you a member of the American Airlines® AAdvantage® Program, where you can earn miles† when you travel and then redeem them for a variety of travel rewards around the world? Or perhaps you're thinking of becoming one? If so, then a Scotiabank / AAdvantage® Visa credit card is for you.

Scotiabank / AAdvantage® Visa is the credit card that allows you to earn one AAdvantage® mile for every dollar you spend on every purchase you make, no matter where, making it a great way to earn AAdvantage® miles quickly even if you're not a frequent traveller. For a limited time, when you become a new cardholder you will receive a welcome bonus of 3,000 AAdvantage® miles, so you can fly even sooner.

To apply for a Scotiabank / AAdvantage® Visa credit card, visit bahamas.scotiabank.com or your local Scotiabank branch today!

Already have a Scotiabank / AAdvantage® Visa credit card? Use it for all your everyday purchases to earn AAdvantage® miles quickly!

Manage your family's expenses with additional credit cards.



Looking for a way to keep track of your household spending and maintain complete financial control of your expenses? It's easy when you give an additional Scotiabank credit card to each member of your family.⁴ That's because all credit card transactions appear as part of your account on your one monthly statement – it's like one-stop expense management. Plus, additional Scotiabank credit cards are a great way to share all of the peace-of-mind, convenience and benefits you already enjoy, including worldwide acceptance at 30 million locations...24/7 access to funds at ATMs worldwide...Scotiabank Credit Card Cheques...and the safety and security of not carrying cash. They're also a great way to earn rewards faster when they're part of a loyalty program.

Request yours today at your local **Scotiabank branch!**

⁴ The primary credit card account must be open and in good standing at the time of qualification. Additional cards will attract all applicable charges. The primary cardholder is fully liable for all transactions effected by the additional cardholders in the use of the credit card, including fees and interest charges.

HELPFUL HINTS



NEW Critical Illness Protection – even more protection for your family's financial well-being.

In addition to Credit Life Protection, which ensures your family won't be burdened with the outstanding balance on your Scotiabank credit card in the event of your death, you can now add Critical Illness Protection. It's another great way to ensure your loved ones are similarly protected should you suffer from a heart attack, cancer or stroke. Affordable monthly premiums give you peace of mind from knowing that the balance on your Scotiabank credit card will be paid in full should the unexpected occur. Your monthly premium is based on the outstanding balance of your previous month's Scotiabank credit card statement, and if the balance is zero, no premiums are charged. Even more important, approval is automatic, with no health questions to answer.⁵

To apply for Credit Protection or to add Critical Illness Protection to your existing Life Protection benefit, speak to your **Scotiabank Representative** today!

⁵ Coverage is subject to specific limitations and exclusions, including age restrictions, as described in the Certificate of Insurance. Insurance is underwritten by Family Guardian Insurance Company Limited



Small business owners – be card smart!



Do you own a small business? If so, then **Scotiabank Small Business credit cards** are just for you. They allow you to separate your business expenses from your personal ones, for better financial management. Scotiabank Small Business credit cards also offer all kinds of other great business benefits including insurance coverage, additional cards for employees, and the ability to earn rewards. They're yet another way we can work together to grow your business.

To learn more and/or to apply for yours, contact a **Small Business Representative** at your local **Scotiabank branch** today!

Don't own a small business but know someone who does? Tell them about Scotiabank Small Business credit cards!

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© American Airlines and AAdvantage® are registered trademarks of American Airlines, Inc. American Airlines reserves the right to change AAdvantage® program rules and regulations at any time without notice, and to end the AAdvantage® program upon six months' notice. Scotiabank issues the Scotiabank / AAdvantage® card.
† AAdvantage® miles accumulated through the use of your Scotiabank / AAdvantage® credit card may be redeemed for flights on American Airlines or its partner airlines pursuant to the AAdvantage® travel awards program. Tax and other fees may apply. American Airlines is not responsible for products or services offered by other participating companies. For complete AAdvantage® program details, visit www.aa.com/aadvantage. To receive your AAdvantage® bonus miles your application must be approved and you must make a purchase on your card.

