

Meet your
Branch Manager,
Rob Penzo

Buying a home?
Planning retirement?
Saving for your
children's education?
Talk to us.

**WE'RE IN THE
NEIGHBOURHOOD.**

We look forward to
meeting you.

As the Branch Manager of West Springs, I bring more than 10 years of financial experience to your personal and small business banking needs.

No matter what your goals may be - purchase a new home, arrange financing for your small business, set up a savings or investment plan, or start a RESP for your children's education - our team of financial specialists are ready to help you achieve them. Simply call us at 403-476-4010 to arrange a convenient time to meet. We look forward to meeting you soon.



Rob Penzo
Branch Manager

YOUR KEY CONTACTS ARE:

Manager Customer Service
Andrea Ho-Fatt, 403-476--4018

Manager Personal Banking
Tara Marback, 403-476-4025

Financial Advisor
Bashar Madi 403-476-4029

**Please drop by our
branch:**

West Springs
7000 873- 85th Street SW
Calgary, AB

You're richer than you think.®

 **Scotiabank Group**®

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Scotiabank Group refers to the Bank of Nova Scotia, Scotia
Capital, The Bank of Nova Scotia Trust Company and Scotia
Securities inc.

Our goal is to help you achieve yours. Sooner than you think.

Scotiabank's continued excellent service ranking reflects the attentive service of our staff as well as innovative financial solutions that cover all aspects of your life – from day-to-day banking to borrowing to investing.

DAY-TO-DAY BANKING

The way it should be.

Our **Scotia Simple Switch**® program is a free service that provides you with a convenient and hassle-free way to transfer your bank account to Scotiabank.

With our **Bank The Rest**™ savings program, every time you pay with your Scotiabank debit card, your purchases are rounded up and the difference is transferred into a savings account.

BORROWING

Don't just borrow money.

Borrow opportunities.

If you're planning to purchase your first home or upgrade your existing one, you'll find home financing solutions designed to save you money.

Our industry-leading **Scotia Total Equity**® **Plan** gives you access to the equity in your home so you can lower your overall borrowing costs and improve your cash flow.

INVESTING

Invest in the future.

Whether you want to learn the basics of investing, shape your investment strategy or review products and services, we have all the information and tools that you need. A **Scotia**® advisor can help you create a personal financial plan that outlines where you are right now, where you want to go, and most importantly, how to get there.

Here's what else you'll find at West Springs:

- wheel chair accessibility
- drive through ABM, 24 hour banking
- qualified financial advisor(s) will review your investment portfolio and offer free advice
- small business specialists in branch who can offer advice and solutions for your business
- staff is available to serve you in English, French, Korean, Japanese, Russian.

As your life circumstances evolve and your financial situation becomes more complex, you may require specialized services. We can introduce you to an accredited Scotiabank Group Financial Consultant who will work with you to fully understand your needs and goals, and assess your current financial situation.

Call, click or
visit. It's always
your choice.

Our branch hours are as follows:

Monday	10:00 - 6:00
Tuesday	10:00 - 6:00
Wednesday	10:00 - 6:00
Thursday	10:00 - 6:00
Friday	10:00 - 6:00
Saturday	10:00 - 3:00

You can find us located Major intersection of 85th & 9th.

Short of time? Bank by phone
24 hours per day at **1-800-4SCOTIA**
or online at **www.scotiabank.com**