

# The Credit Union

For All Government Employees

Ontario Civil Service Credit Union Ltd.

mycreditunion.ca



## The Current shopping cart

### See how The Credit Union compares!

#### The Drive for 5% - New Car & Motorcycle Loans

The Credit Union 5%	ROYAL 8.25%	CIBC 7.5%
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#### Quick Fix for as low as 6%\* - Credit Cards vs. Our Consolidation Loan

The Credit Union 6%	Bay/ Sears Card 28.8%	Royal/ CIBC Visa 18.5%
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Posted rates, October 8, 2003. Subject to change.  
\* for qualified members

## A Fresh New Image for The Credit Union

It's a move that seems as natural as the changing seasons. This fall, Ontario Civil Service Credit Union is emerging with a bold new image that reinforces the many benefits of belonging.

"Quite simply, most of our members have always called us 'The Credit Union'. We answer the phone with 'The Credit Union'," explains Ross Redford, Chair of the Board of Directors. "It's much easier to say and it's in sync with our direct, personal, down to earth approach that we've always had. It also acknowledges that we've grown beyond our provincial roots, welcoming municipal and federal employees."

**"WE'LL BE WORKING HARDER THAN EVER."**

### Good News for Members

In addition to the new image, members will notice a fresh, colourful new look plus a clearer focus on the many advantages 'The Credit Union' can offer you. You'll see real members and hear their stories. You'll be able to tap into our revitalized website.

"We'll be working harder than ever over the next year to deliver exceptional products and services like our fantastic term deposit rates, the popular 'Drive for 5%' (new car loans), complimentary financial planning," says Ross. "And of course, the unparalleled personal service that our members know and love."

## THE CURRENT FILE

### New member knows what she wants

She's bright. She's focused on the future. And she clearly cares about where she puts her money. When Komal Bhasin joined The Credit Union this year, she had a firm grasp of her goals and very definite ideas about what she wanted from a financial institution.

**"I grew up in a family that had socially responsible values and I have a strong commitment to that myself,"** explains Komal, **"I like the fact that credit unions don't have big business money-making attitude that banks have. Credit unions are cool."**

Komal came to The Credit Union before she joined and asked a lot of questions.

**"I'm very eager to start investing. At the company I used to work for, I went to the financial institution they were associated with and questioned them about socially responsible RRSPs.**

**They couldn't come up with one product and basically said to me 'Are you for real?' Ethical investing is important to me."**

#### Starting early to get an edge

As a young professional starting out in the workplace, Komal believes now's the time to start a nest egg.

**"It will give me an edge - I don't take anything for granted! At The Credit Union, I found there is a willingness and commitment to help to create a portfolio that is right for you."**

Komal loves her work with the Centre for Addiction and Mental Health and is looking forward to putting her education to practical use.

**"I enjoy being in a helping profession, working for an institution that values me and what I do. They make me feel like I'm a valuable contributor - a lot of people don't have that. I feel confident about where my future's headed."**

The Credit Union looks forward to working with Komal in the years ahead to help her realize her many ambitions.

**THERE IS A WILLINGNESS AND COMMITMENT TO HELP CREATE A PORTFOLIO THAT IS RIGHT FOR YOU.**

# Plan Ahead

“ THIS MONTH, I’M FOCUSING ON ‘BAD DEBT’ AND HOW I CAN HELP YOU INCREASE YOUR MONTHLY CASH FLOW. ”

## Increasing Your Monthly Cash Flow

Carrying a number of credit card balances from month to month can lead to serious problems not to mention needlessly high interest payments. In many cases, meeting monthly obligations becomes difficult and individuals end up borrowing even more money to make ends meet. Paying more than the minimum monthly balance becomes impossible and debt reduction seems out of reach.

This is exactly where your credit union can help.

### Do it today.

At The Credit Union you’ll get a sympathetic ear and a manageable solution. We can tailor a consolidation loan to fit your budget and provide sound financial advice to get you back on track and keep you there. With a consolidation loan you can ease the cost of interest significantly and have the comfort of knowing that you have only one payment instead of several. The loan will eventually be paid off, unlike credit cards which give you no incentive to reduce your debt load.

**Instead of always feeling behind, you’ll soon have something left over at the end of the month so you can start saving for the things that really matter like an RRSP, RESP, future home purchase or a vacation!**



Sue Wyseman is available to provide complimentary financial planning services to all members. Contact her through [wyseman@mycreditunion.ca](mailto:wyseman@mycreditunion.ca) or through member assistance at 416-314-6772 or toll-free at 1-888-516-6664.

## THE OPS SPIRIT FILE

### This fall, join in!...

Spirit is an OPS-wide initiative that encourages and helps organize OPS people who want to get involved in community volunteer activities outside the workplace and regular work hours.

What kind of volunteer activities? Get involved with an existing activity or start a new one!

### How we support Habitat for Humanity.

Habitat for Humanity is a non-profit, volunteer organization building homes for needy families through partnerships with community volunteers and businesses.

This summer, OPS people, through the Spirit - Habitat partnership, helped build homes in Elora, Kingston, Peterborough, Sudbury and Toronto. They framed, roofed, insulated, drywalled, assembled scaffolding, did site clean-up and even built a retaining wall! This fall, work in Elora and Peterborough continues and a build in Windsor begins.

For more information about Habitat for Humanity and other Spirit activities, visit the Spirit intranet site at <http://intra.opsspirit.gov.on.ca>.



### Take the Fraud Quiz.

Want to know how vulnerable you are to scams? Tap into [www.strategis.gc.ca](http://www.strategis.gc.ca) (use the SEARCH) for their comprehensive “Fraud Quiz” and find out whether your attitudes and awareness make you a low, medium or high risk. It’s a five-minute exercise we think will be of interest to our members!

### Another Bonus!

An additional dividend was paid to members’ patronage share accounts on September 12, 2003. It was paid to members who received the original dividend in March 2003. The additional dividend was based on 2.2% of the total interest paid and/or charged to members during 2002. Be sure to check your September statement to see how much you received in patronage shares.

welcome

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Approximate value of \$45,000



\* Auto insurance not available in Manitoba, Saskatchewan or British Columbia due to government-run plans.  
\*\* The contest is open to all employees or members of participating organizations in Canada. Contest runs from January 2, 2003 until December 31, 2003. An electronic draw will be held on January 15, 2004. For complete contest rules and regulations or to get the name of the winner, visit [www.thepersonal.com/auto](http://www.thepersonal.com/auto) or request a copy by writing to “Porsche Boxster Contest – Rules and Regulations”, The Personal Insurance Company, P.O. Box 7965, Station A, Mississauga, ON L5A 4K7.

### New Website!

Tap into our revitalized website at [www.mycreditunion.ca](http://www.mycreditunion.ca)



## The Credit Union

For All Government Employees  
Ontario Civil Service Credit Union Ltd.

18 Grenville Street  
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**Member Assistance**  
416-314-6772 or 1-888-516-6664

**Direct Teller**  
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MEMBER ASSISTANCE

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