

where your dreams matter

CONTACT

Let *US* bring your dreams to life-size



HELD OVER!

Drive for 5%... page 3

big TOY! small RATE! Motorcycles. Boats. Recreational Vehicles.

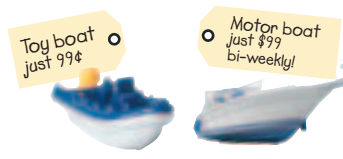
If you've been playing with the idea of a new motorcycle, boat or recreational vehicle this season, talk to your credit union about a **Low Rate Leisure Vehicle Loan**. Now you can save BIG on the toy you love!

Our small rates on boats, recreational vehicles and travel trailers with terms of up to 15 years are hard to beat! And now, you'll drive for 5% on new motorcycles over \$10,000 – that's the same great rate we offer on cars – with terms of up to 60 months. You can enjoy large-scale fun, on a small-scale budget!

Your credit union not only offers lower rates than most other financial institutions and dealers, we also offer big convenience with no lump sum downpayment, flexible repayment options, and there's no penalty for paying it off early.

If you're dreaming of a new leisure vehicle, cruise into your credit union for a fast pre-approval. Or visit www.ocscu.com for an easy online application.

Our Leisure Vehicle Loan rates are small... the actual size of your dream is up to you!



Win a Canadian Tire Gift Certificate*

Apply for a Low Rate Leisure Vehicle Loan from your credit union by May 30, 2003, and you'll automatically be entered to win 1 of 10 \$25 gift certificates from Canadian Tire!

*No purchase necessary. Details in branch.

Official Notice Annual General Meeting

Notice is hereby given that the 58th Annual General Meeting of Ontario Civil Service Credit Union Limited will be held on Thursday, April 24, 2003 at 5:00 p.m. in the Auditorium at Metro-Central YMCA, 20 Grosvenor Street, Toronto, Ontario.

Registration for the meeting will commence at 5:00 p.m. with business beginning at 5:30 p.m. sharp. All members of record as of March 31, 2003 are entitled to attend and participate. Copies of the Annual Report are available upon request from any branch of the credit union and will be distributed at the meeting.

So mark your calendar – we hope to see you there!



Jan Jamieson, our newest Certified Financial Planner

Serving the investment needs of our members

We are pleased to announce that Jan Jamieson has successfully achieved her CFP designation, and has become our newest Certified Financial Planner.

Jan has been with us for the past 17 years, as the Branch Manager at our Peterborough locations. In her new position, Jan's responsibilities include providing financial planning services to all members in our Kingston, North Bay and Peterborough branches.

Develop a customized plan!

Jan invites you to make an appointment with her to review your current portfolio.

Says Jan, **"My goal is to educate members about our products and services, and match them to the ones they will benefit from most."**

To book an appointment with Jan, e-mail her at jamieson@ocscu.com or call member assistance toll-free at 1-888-516-6664.

A quick tip to get your tax refund faster!

Try QuickTaxWeb!

Prepare your income tax return the fast, easy and secure way with QuickTaxWeb! For a quick link, just visit www.ocscu.com. You can try it for FREE to see how simple it is. And, for a nominal fee, submit your return online... and get your refund faster!

Why consolidating your RRSP portfolio *makes sense*

You made the March 3rd RRSP deadline, and now you have your tax deduction for the 2002 tax year. But if you're like many people, you may have left it to the last minute, and made your contribution at the financial institution closest to home. And if you've done this for a few years, you could have RRSP accounts at four or five different institutions, and receive different statements for each – how confusing!

If this sounds familiar, why not consider transferring your RRSPs to your credit union?

It's easy to transfer in – let us take care of you!

Transferring your RRSP accounts to the credit union is simple. We take care of all the paperwork for you, and we'll arrange for the transfer of funds from the other institutions. There are no tax implications; however, the financial institution you're transferring out of may charge a transfer fee.

A full-range of options, expert advice

As a member of the credit union, you are part of a unique financial institution that is committed to helping you reach your retirement objectives. We offer many different investment choices – from RRSP savings accounts to mutual funds – and complimentary financial planning services.

By consolidating your investments in one place, you'll have one advisor managing your portfolio. This will avoid duplication of investments, lead to better diversification of your portfolio, and help to insulate your portfolio against market downturns.

You'll also have the convenience of a single statement summarizing all your investments.

Save money on fees!

Consolidating your RRSPs can also help you save money. When a portfolio is held within a self-directed account, the financial institution charges an annual fee to administer this type of account. Bringing your entire portfolio to the credit union means you can save on multiple fees.

Also, many banks offer in-house, no-load funds. If you wish to purchase funds directly from some of the larger mutual fund companies like Trimark, Fidelity and Mackenzie, you are required to open a self-directed account with the brokerage arm. This can cost you an annual administration fee of \$100 to \$125.

Through your credit union and CMG-Worldsource Financial Services Inc., you have access to over 4,000 mutual funds from these same companies and more. And you are not required to open an account or pay extra fees.

Find out just how easy it can be to consolidate your RRSPs at your credit union, and implement a financial plan that will help you meet your retirement goals. Book your appointment with Sue Wyseman today!

Sue Wyseman is available to provide complimentary financial planning services to all members. Contact her at wyseman@ocscu.com or through member assistance at 416-314-6772 or toll-free at 1-888-516-6664.

How do you get the lowest loan rate from your credit union?

The more services you use, the lower your rate!

Spring is the perfect time to start that home renovation project you've been thinking about. If you need some extra funds to get going, why not consider a credit union home equity loan or line of credit?

A home equity loan offers one of the lowest rates around. But you can get an even better rate! With our Rate Discount Program, the more credit union services you use, the lower the interest rate. It's just another great reason to take advantage of the many services your credit union offers.

A line of credit is a convenient way to get cash when you need it. You apply once, then you can use the funds over and over, up to your approved limit. And the interest rate is lower than most credit cards, saving you money.

So whether you want to upgrade your kitchen, add a new bathroom, or build a deck, a credit union loan or line of credit may be just what you need to get the job done!

A home equity loan offers one of the lowest rates around.



You parked your RRSP contribution to make the deadline...

...now it's time to put it into drive!

Talk to your credit union today! We're ready to review your investment options, and help you get your contribution out of neutral and into gear.

Let **US** fuel your passions

HELD OVER!

Drive for **5%***

Love that car, love that rate!

As the weather gets warmer are you thinking about hitting the open road in a brand new set of wheels? Your credit union is the perfect place to finance a new car, truck or motorcycle for as little as 5%! It's the great rate that our members love! Plus, there's no downpayment, and flexible repayment options with terms up to 60 months.

We can accelerate the car buying process with a quick pre-approval. Or visit www.ocscu.com for a fast and easy online application. Now you can get a cool new car at a hot low rate from your credit union.

*Variable rate, subject to change.



Tips to get you on the road to a Recreational Vehicle

The flexible, affordable way to vacation

Looking for a vacation alternative that doesn't involve the long line-ups and delays at the airport? If you prefer to keep both feet on the ground, this is the year to consider a recreational vehicle.

What is the appeal of RV's? "You jump in and away you go!" says Laurence Donnell, producer of the Big RV Show. "They're affordable and flexible. You can go wherever you want to go, on your timetable. And you can take all of your stuff with you."

Choosing the RV that's right for you

What should you look for if you're thinking about test-driving the RV lifestyle? "Ask yourself, do I want to travel or do I want a cottage substitute?"

Towables and self-propelled vehicles are the most mobile, and are best if you want to travel around. Choose a park model if you want to use your RV as a ski chalet or summer cottage. You can rent space annually in a park or campground, set up your RV, and leave it there to be used at your convenience.

An RV for every budget

From an entry-level trailer for as little as \$7,000 to luxurious motor homes at well over \$100,000 – and everything in between – there's an RV to suit every budget and lifestyle.

If you're concerned about gas prices, you'll be pleased to know there have been innovations in RV construction. "The use of aluminum and other materials have made RVs lighter,

while improving the quality and making them more durable. They're also more aerodynamic which helps improve gas mileage."

Still not sure which RV is right for you?

Why not attend one of the RV shows? "You can see all the different options in one place, and speak to manufacturers about your needs much more conveniently than shopping from dealer to dealer."

And be sure to check out a Low Rate Leisure Vehicle Loan from your credit union. Get a fast pre-approval so you'll know how much you can spend –

then you'll be ready to buy when you spot the perfect RV!

Three main categories of RVs:

Towables

Folding trailers that hook on the back of a car or truck.

Self-propelled

Motor homes, and vans converted for sleeping.

Leisure living

Park models which are large-size, more permanent trailers.

Laurence Donnell is the producer of the Big RV Show, with shows in the spring and fall. For more information, www.bigrvshow.com.

Family members are welcome!

Discover a better banking relationship at your credit union



Did you know that all family members of government employees can join Ontario Civil Service Credit Union? Why not introduce your family to the many benefits the credit union has to offer?

Whether it's a loan for a first car, a mortgage, or complimentary financial planning advice, we offer a full range of services to help your family reach their goals.

Bring your family in to the credit union today! Call us, come in to the branch or sign-up online.

It pays to be a credit union member!

Look for your bonus Patronage Shares in your account!

We are pleased to announce that 2002 was a profitable year at your credit union. That means all qualified* members have been rewarded a dividend. In the past, the dividend has been based on capital shares alone. This year we have expanded our dividend to include:

1. An amount equal to 5% of your capital shares or \$5.00.
2. An amount equal to 5% of the interest you paid to the credit union in 2002 on your variable rate loans.
3. An amount equal to 5% of the interest you received from the credit union in 2002 on your deposits, with the exception of registered products.

Be sure to check your March statement to see how much you received in patronage shares. Thanks for being a credit union member. You're a big part of our success!

*for specific details contact your branch.

Bring your savings home to Ontario Civil Service Credit Union

Let us do more for you!

With the recent sale of Province of Ontario Savings Office, "POSO", now's the perfect time to consolidate your savings with a financial institution you know and trust – Ontario Civil Service Credit Union! Since 1945, your credit union has been providing reliable, personalized service, competitive interest rates, and the security of knowing that your deposits are insured up to \$100,000 through the Deposit Insurance Corporation of Ontario (DICO).

We make it easy to transfer in by looking after all the paperwork for you. Let us take care of you today!



Open the door to home and auto* group insurance from The Personal

- A group discount
- Customized home and auto* insurance coverage
- Professional advice from knowledgeable agents
- 24/7 Emergency Claims Assistance

Just call for a quote at
1 888 597-3673 and you'll
be entered to win a **brand-new
2004 PORSCHE BOXSTER!****
Or for more information, visit us
online at www.thepersonal.com



Approximate value of \$80,500



* 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/site or request a copy by writing to "Porsche Boxster Contest - Rules and Regulations", The Personal Insurance Company, P.O. Box 7065, Station A, Mississauga, ON L5A 4B7.