

The Credit Union

For All Government Employees

Ontario Civil Service Credit Union Ltd.

mycreditunion.ca



The Current shopping cart

Quick Fix for as low as 6%*

Credit Cards vs. Our Consolidation Loan

The Credit Union 6.0%*	
Bay/Sears Card 28.8%	Royal/CIBC Visa 18.5%

* for qualified members
Posted rates as of September 20, 2004.
Rate subject to change.

The Credit Union Advantage

It just gets better every year!

What makes The Credit Union the better place to bank? We make it our mission to improve the products and services we deliver to our members each and every year.

In the year ahead, your Personal Account Manager may be contacting you by mail or phone more frequently to keep you updated on what we have to offer and ensure all your financial needs are being met.

Our commitment to superior service has also been enhanced with our Member Assistance team. A quick phone call or e-mail to Member Assistance connects you to senior staff with the knowledge, expertise and authority to answer questions, fix problems, make an appointment or direct you to where you need to go.

As always, remember that you share in the ownership of The Credit Union – any profit The Credit Union makes goes back into products and services that benefit you. That includes lower loan rates, higher term deposit rates and a generous return on patronage shares. The more our members use us, the more we all benefit!



Young Family Values Service Above All

When you're busy with young kids, it's nice to have someone who takes care of you.

Sepideh Eshlahjou and Brett Chapman have their hands full with a 4 year old son and a 2 1/2 year old daughter. So getting great service from their financial institution is one thing that makes life a little easier.

Explains Sepideh, **"For years, my boss told me I should try The Credit Union, but I thought it would be a hassle moving. When I finally did, I was kicking myself for not doing it earlier."**

Sepideh loves the no fee and low fee services at The Credit Union and has taken advantage of No Charge Chequing with Direct Deposit.

Says Brett **"In some cases, there are small services charges but you get the service! With banks you're paying more and more and getting less and less service."**

In fact, the more services you use at The Credit Union, the better it gets.

"We got an amazing rate on a GIC here. Plus, we were able to reduce the rate on our line of credit because of the GIC and the number of services we use."

With a growing family, a bigger car was high up on their wish list. As smart shoppers, they looked around, compared car loan rates, and soon realized that "The Drive for 5%" was hard to beat.

"I always check with The Credit Union because of the service. It turns out they had the best rate too."

The family is now enjoying their four-door vehicle and they've started building a solid foundation for their children's future.

"Both kids have trust accounts at The Credit Union. We're not going anywhere else."



THE INSURANCE FILE

Quick Tips from The Personal

Q: Who should repair your vehicle following an accident?

The Personal auto insurance policyholders have access to an extensive network of certified repair shops where the work is evaluated annually and fully guaranteed. Our claims agent can help you select a garage.

Q: Am I insured when driving in the U.S.?

Your policy protects you on short trips to the U.S. Don't forget to notify The Personal if you plan to be away for more than 60 days.



thePersonal



Plan Ahead

Sue Wyseman and Jan Jamieson are available to provide complimentary financial planning services to all members. Sue can be reached at wyseman@mycreditunion.ca and Jan at jamieson@mycreditunion.ca or through member assistance at 416-314-6772 or toll free at 1-888-516-6664.

CU TIP

Beef up your frontline on fraud

On a per-capita basis, Canadians are the biggest debit-card users in the world. While it continues to be the safest, most convenient way to access cash, debit card counterfeiting is one of the fastest growing crimes in Canada as criminals take advantage of new technology to steal people's identities and financial information.

Here are some simple ways to ensure you're always protected.

- **Change your PIN every few months** – if they don't have your PIN, they can't access your account.
- **Don't let retailers swipe your card out of sight** – criminals have been known to hide a second machine under the counter that grabs your information.
- **Deal with businesses and people you are familiar with as much as possible.**
- **Set up telephone and/or internet banking so you can check your account balances anytime, anywhere** – the sooner you catch irregularities in your account, the easier it is to fix.
- **To ensure no one else is using your name to get credit, get a Credit Bureau report.** Call Equifax Canada: 1-800-465-7166

Setting up an emergency fund.

One of the foundations of financial planning is to have an emergency fund in place to meet a financial crunch. The amount usually suggested is 6 months of salary in a safe, secure investment vehicle, for example, a savings account, short term GICs or Canada Savings Bonds.

Recent reports have shown that Canadians are not setting aside as much as recommended. Today, we are saving less than 2% of our net income, compared to 20% in the 1980's. Perhaps, this is due to the fact that we are constantly bombarded with pressure to spend

our hard earned cash, but the need to save for a rainy day is always there. Planning now will make life much easier down the road.

Start today.

If you start to pay yourself like you would pay a regular bill, contributing to your savings becomes an effortless habit. Just put away a set amount every pay – you don't want to set the bar too high or you will constantly be dipping into the account!

By putting away even a small amount away on a bi-weekly basis, the dollars will start to grow. You never know when that rainy day will be upon you.



A Super Stress Reliever

TAKE TEN and sign up for TelPay

What can you do to take the frazzle out of your hectic fall schedule? Take ten minutes today and sign up for the most convenient and time-saving way to pay your monthly bills.

You decide the method either by phone or on-line. Call us today to sign up.

Sign up today!!

THE OPS SPIRIT FILE

Spirit Encouraging and Recognizing OPS People who Participate in Volunteer Activities

Have you got Spirit?

by Kate Joakim, Centre for Leadership/Human Resource Management

Are you a volunteer? For many OPS'ers, the answer is YES. Whether it be volunteering for a local scouting group or reading to patients at a hospital, there are many dedicated people, who, after putting in a full day's work at the office, attend to their civic duties as a volunteer in their neighbouring community.

purpose is to help non-profit organizations through volunteer placement, screening and administrative assistance. The type of opportunities available is endless.

This is, in part, the message of Spirit. Spirit is an OPS-wide initiative that encourages and recognizes OPS'ers who participate in volunteer activities outside regular work hours.

It's never too late to get started in the volunteer sector – so keep your eyes open for upcoming activities planned by your ministry Spirit rep.

For those of you who have always wanted to volunteer but didn't know where to begin, there are many volunteer centres located throughout the province, whose main

For more information about Spirit or to get involved: contact Kate Joakim, OPS Spirit Lead, at 416-326-7244; visit the intranet site at <http://intra.opsspirit.gov.on.ca>; or call the Spirit info line at 416-314-9780, toll-free 1-866-273-8559, TTY at 1-866-273-8558.

GO FIGURE TOP 10 HAVE YOU TRIED IT YET?

Why do the math in your head, when GO Figure's convenient calculators will do all the work for you? GO Figure, is a complimentary Online Resource Centre available to our members through our web site.

Visit www.mycreditunion.ca, go to "planning tools", and click on GO Figure. Then simply click on the calculator of your choice. You can even save and update your worksheets, using these planning tools again and again.

It's a great way to stay on top of all of your numbers. Try it today!

TOP 10 CALCULATORS:

- | | | |
|---------------|---------------------------------|--|
| Family Budget | Insurance Investment Retirement | Education Tax Planning Estate Planning Severance |
| Net Worth | | |
| Mortgages | | |



The Credit Union

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