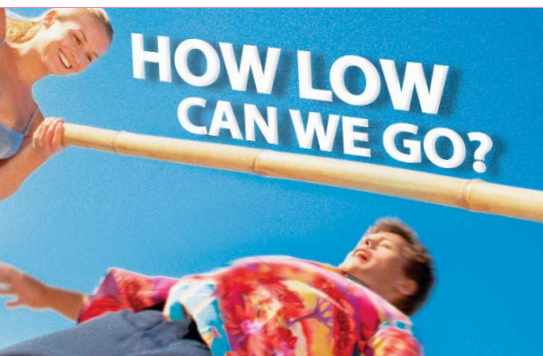


The Credit Union

For All Government Employees

mycreditunion.ca

Ontario Civil Service Credit Union Ltd.



We Dare You To Compare*

NEW CAR RATE** COMPARISON

TD	ROYAL	THE CREDIT UNION
8.00%	7.35%	5.00%

PERSONAL LOAN RATE† COMPARISON

TD	ROYAL	THE CREDIT UNION
7.00%	7.00%	5.75%

NEW LEISURE LOAN RATE COMPARISON

TD	DEALER PLAN	THE CREDIT UNION
7.25%	6.99%	6.75%

A Spring Goal? We Make It Possible!

This Spring, whether it's a self improvement project or a home improvement project, a dream to travel abroad or to eliminate a cash crunch, we can help make your goal possible.

A low-rate personal loan from your credit union can be the most sensible way to finance a major purchase or project. Throwing it on a credit card can lead to paying exorbitant interest rates and money out the window. Using a line of credit can be easy but often people don't have the self discipline to it pay down aggressively.

With a personal loan from The Credit Union, we'll tailor your payments to meet your budget. Plus, you'll have the satisfaction of knowing your debt will be paid down completely in a reasonable amount of time. If you're consolidating debts, we'll save you money

and you'll feel more in control again. You'll always find an understanding ear here!

Never be afraid to ask - call us and make an appointment today!



* Qualified members/customers. Variable rates. Subject to change. Rates posted as of February 25, 2005.

** 60 month term

† The rate is for loans that are \$5000 or more and are discounted based on credit bureau, net worth, security (if pledged), loyalty, job stability, resident stability and a few service discounts.

IT'S ONE OF THE SMARTEST WAYS TO MAKE BIG THINGS HAPPEN.

Official Notice Annual General Meeting

Notice is hereby given that the 60th Annual General Meeting of Ontario Civil Service Credit Union Limited will be held on Wednesday, April 20th, 2005 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 on record as of March 31, 2005 are entitled to attend and participate. Copies of the Annual Report will be available upon request from any branch of The Credit Union and will be distributed at the meeting.

We look forward to seeing you there!

Try QuickTaxWeb Today!

The fast, easy way to file! 25% Member Discount!

Time to get your taxes off your "to do" list? Just click on the **QuickTaxWeb** button on The Credit Union's home page - it's your quick link to convenient online tax preparation and filing. Set up your account, fill in the numbers and send! It's that easy!

As a member of The Credit Union, you'll get 25% OFF the regular rates of \$19.95 for a single return!



Celebrating 60 years!

THEN: It's a time when toothpaste cost 29 cents, a Saturday evening dancing to a live orchestra cost \$1.00 and a woman's suit cost \$7.88 (on sale!).

Here's one of the first By-Laws for The Credit Union (then known as Queen's Park Civil Service) that was approved on April 20th, 1945.

Capital and Liability

1. The value of each share of the credit union shall be \$5.00 (not to exceed \$10)
2. Payment for shares shall be made when subscribed for or in installments for \$1.00 on each share subscribed for payable on such days as the Board of Directors may specify provide that on any such day any number of installments may be paid.
3. Shares may be transferred from one member to another member in writing upon and according to such form as the Board of Directors may determine and upon the payment of a fee of 25 cents for each transfer.

NOW: When members join The Credit Union they purchase 10 shares at \$10 each for a total of \$100.00. Shares are like an investment that earn a dividend every year. The funds are returned to the member, should they ever close their account.

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.

In memory of...

How To Make Tax Season *Less Taxing*

Yet another tax filing season is upon us. To some this a very daunting task, but here are a few tips that can help ease the strain.

- 1. Get organized.** Keep all tax slips in one file folder. Plan now for next year and start a folder for 2005.
- 2. If you have children in university,** ensure that they check for their T2022A (*Tuition & Education Receipt*) online as most universities and colleges will not issue one any other way. Any unused Tuition & Education deductions after your child files his/her return can be applied to a supporting parent.
- 3. If you file as married or common law,** ensure that all donations are applied to the higher income earner's return. Also, you can carry forward unclaimed charitable donations for five years.
- 4. Claim medical expenses** you and your family have not received reimbursement for. This deduction should be claimed on the spouse with the lower income.
- 5. If you rented a safety deposit box** last year, you may receive a non-refundable tax credit.

As we embark upon this new year, we have the sad duty of letting you know about two of our longtime staff members and a long term volunteer who passed away in recent months.

Ilona Smalenskias ~ Ilona passed away on January 2, 2005 at Princess Margaret Hospital in Toronto after a short illness. Those of you who knew Ilona well will remember her as one of a kind. She started in October, 1983 as a part-timer at our Thorncliffe Branch and then moved to Main Branch. She was working in the Credit Department when she left on sick leave in October 2004. ☹

Duncan MacKenzie ~ Duncan passed away on February 4, 2005. A valued member of our credit union since 1963, Duncan was a chartered accountant and joined the Supervisory Committee for the credit union in 1967. He became chair of this committee in 1970 and remained chair until 1978 when the act changed, requiring an external auditor. He then resigned from the committee and became our external auditor. He continued to be our auditor until 1984. ☹

Valerie Furgus ~ Valerie passed away on February 12, 2005 at William Osler Health Centre in Etobicoke after a short illness. Val started with the credit union July 1980 at MacDonald Block and in recent years was a friendly voice at our call centre where she worked since October 1997. ☹

Our deepest condolences to the families.

"Next Steps" with GO Figure

Fresh new look! Special new features!

GO Figure is now better than ever. This month, **GO Figure** introduced its brand new look and a valuable new feature called "Next Steps". Whether you're working out your family budget, calculating your mortgage payments or looking at education savings options, "Next Steps" is your direct link back to The Credit Union for rates, a loan application, or to have questions answered by our Member Assistance.

Take your next step today! GO Figure is a complimentary Online Resource Centre available to all of our members through our web site. Visit www.mycreditunion.ca, go to "planning tools", and click on GO Figure. Then simply choose your area of interest, try the calculator and scroll down the page for "Next Steps".



THE OPS SPIRIT FILE

OPS Employees show their volunteer Spirit with tsunami relief efforts!

by Kate Joakim, Cabinet Office

Over the past few months, OPS employees from across the province have shown their compassionate support for victims of the December 2004 tsunami in South Asia.

The OPS Spirit Team has gathered a number of ideas from OPSers, one of which was assisting Canadian aid agencies in their volunteer efforts. Well, we did just that in early February when UNICEF Canada reached out to Spirit.

Richard Frank, MIA, a member of the Spirit "Agency Liaison" Group, received a call from Stephanie Guillen, Manager, Volunteer Services at UNICEF Canada, with an urgent request for 10 volunteers to sort mail and help process and record incoming tsunami relief donations.

Paul Zapp, Ministry of Finance, an OPS volunteer said; "It was very satisfying to know we played such a significant role with UNICEF's relief efforts. Having seen the volume of donations, it made me feel so good to be part of such a worthy cause. It was a very rewarding experience!"

For more information on Spirit, please contact Kate Joakim, OPS Spirit Team Lead, at kate.joakim@mbs.gov.on.ca or 416-326-7244 or visit <http://intra.opsspirit.gov.on.ca>; or call the info-line at 416-314-9780 or 1-866-273-8559, TTY at 1-866-273-8558.



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