

The Credit Union

For All Government Employees

mycreditunion.ca

Ontario Civil Service Credit Union Ltd.



HOW LOW CAN WE GO?

We Dare You To Compare*
NEW CAR LOAN RATES **

THE CREDIT UNION ***
5.00%

TD CANADA TRUST
8.00%

ROYAL
7.35%

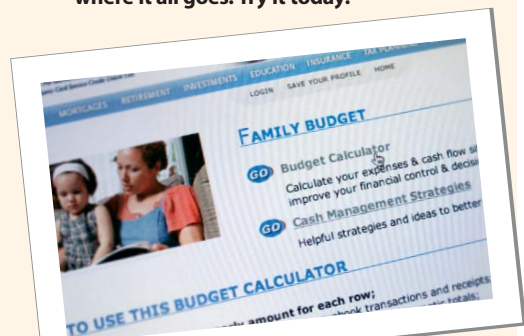
CIBC
7.00%

* Posted rates as of August 22, 2005.
Rates subject to change. Some conditions apply.
** 60 month term.
*** Variable rate.

Get a better grip on where your money's going with GO Figure

Can't figure out why there's nothing left over at the end of each month? The best way to see where all your hard-earned dollars are going is to calculate your expenses and cash flow situation with **GO Figure** so you can improve your financial control and decision making.

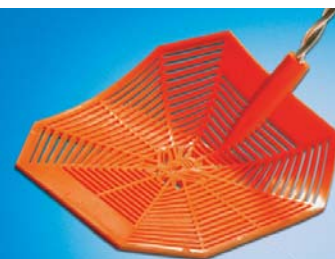
GO Figure is a complimentary Online Resource Centre available to all of our members through our web site. Visit www.mycreditunion.ca, go to "planning tools" and click on **GO Figure**. Then simply choose "Family Budget" and you'll find an easy-to-use calculator that quickly shows where it all goes! Try it today!



say so long to those pesky surcharges...

SURCHARGE-FREE ATMS ARE HERE

When You Use THE EXCHANGE® Network!



Now our members have more money-saving ATM options than ever before! We've integrated our ATMs with THE EXCHANGE® Network, a group of financial institutions that allow DEPOSITS AND WITHDRAWALS at over 1,600 participating ATMs across Canada with NO SURCHARGING.

It's big news that gives you more ATMs to choose from for less.

Using THE EXCHANGE® Network ATMs costs just \$1.00 per transaction. THE EXCHANGE® Network ATMs are conveniently located throughout Ontario and across the country, so you'll enjoy savings coast to coast. As always, you'll be able to use all of our credit union ATMs absolutely free of charge.

We pay the dollar until September 15th!

Try it today! As a bonus to our members, we will reimburse the regular \$1.00 charge until September 15th!



Credit cards got you in a crunch?

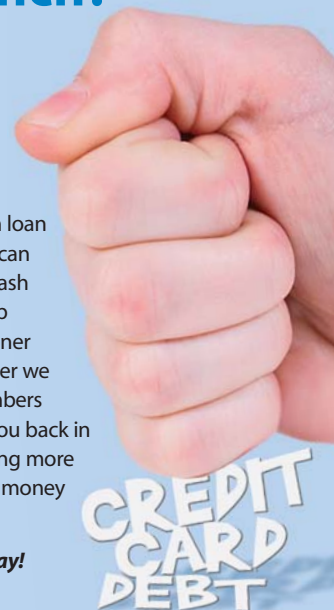
We'll help you scrunch those numbers down to size with a Consolidation Loan.

You're not alone. The average Canadian baby boomer carries 5 to 10 credit cards and we've become a nation of over-spenders. In fact, for the first time since 1961, Statistics Canada has reported that personal savings rates have slid into the negative. When people start spending more than they're saving, they often turn to high interest credit cards because they've made it so easy and convenient to get what you want today. You watch your credit card balance creep from \$1,000 to \$5,000, then suddenly it's \$10,000 and you don't have the cash flow to pay down big chunks. In fact, once you start carrying a big balance, the financing costs soar, you'll end up paying hundreds of extra dollars a month in interest alone.

Sound familiar?

If your credit cards are making you feel out of control, a consolidation loan from The Credit Union can quickly improve your cash flow and help you sleep better at night. The sooner you talk to us, the sooner we can scrunch those numbers down to size and get you back in the black. There's nothing more satisfying than putting money back in your pocket!

Don't wait! Call us today!



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.

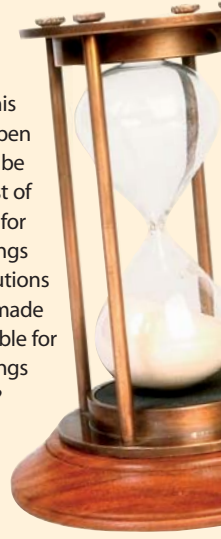
THE CAR LOAN FILE

How Can "Employee Discounts" Get Any Better?

With a "Drive For 5%" car loan from The Credit Union!

Fall can be a great time to buy a new vehicle, as dealers make room for the arrival of next year's new models. This year, the bargains may be better than ever with all the incentives the big manufacturers are offering. How can The Credit Union sweeten the deal? Our "Drive for 5%" is still one of the lowest rates around, so it pays to talk to The Credit Union before you buy. Having pre-approved financing is like having CASH in your pocket, so you can take full advantage of all the incentives. Whether it's "0% Financing" or the "Employee Discount", dealers often try to make their money back with higher financing charges. If you read the fine print in car ads, you'll see what looks to be a great deal can actually turn out to be a rate of up to 11%!

If you're in the market for a new vehicle this fall, come in or give us a quick call. We'll save you more down the road.



Time To Start Thinking About RESP Contributions

Another school year is upon us, and your children are a year closer to university. With the elimination of Grade 13, our kids are starting post secondary education at the age of 17 or 18. This gives us a year less to save for university. With costs climbing for post secondary education, starting to save early is very important.

Grants up to 40%.

In order to open an RESP the child must have a Social Insurance Number and be a resident of Canada, before a contribution can be made. On the first \$2000 contributed annually, a Canada Education Savings grant of 20% is paid to a maximum of \$400 per year. That could work out to \$42,000 in RESP contributions over the years, plus the maximum lifetime grant of \$7200 for each

student. In some cases depending on your total family income you may qualify for an even higher grant of up to 40%.

December 31st deadline.

If your child is turning 15 this year, and you still wish to open an RESP for them, it should be done before December 31st of this year in order to qualify for the Canada Education Savings Grant. For all plans, contributions for the 2005 year must be made by December 31 to be eligible for the Canada Education Savings Grant. Need to know more? The Credit Union is always happy to provide answers.

Math 101

Back to School loans made easy

Tuition, books, new clothes... it adds up quickly in September when your kids head back to class. If you feel like all the bills are multiplying too fast, then why not divide and conquer with a Back to School loan from The Credit Union?

Simple applications, fast approvals and a great rate! It's as easy as 1,2,3!

Celebrating 60 years!

Then - The Evolution Of Our Name:

On March 28, 1945, when the Minister of Agriculture officially granted a charter to our credit union, it was called Queen's Park Civil Service Credit Union. Over the years, a number of credit unions joined us along the way. They were:

- | | |
|-----------------|--------------------------------------------------------------|
| March, 1974 | Ontario Science Centre Employees' Credit Union |
| February, 1979 | Whitby Psychiatric Hospital Credit Union |
| August, 1979 | O.H.I. Credit Union |
| May, 1980 | Provincial Civil Servants (Lindsay) Credit Union |
| July, 1982 | Provincial Civil Servants (New Liskeard) Credit Union |
| December, 1982 | Ontario Government Employees (North Bay) Credit Union |
| September, 1987 | Sun Employees Credit Union |
| April, 1988 | Provincial Civil Servants (Orillia) Credit Union |
| June, 1988 | Ontario Civil Servants (Ottawa) Credit Union |
| July, 1988 | Provincial Civil Servants (Kingston) Credit Union |
| May, 1989 | Provincial Civil Servants (Stratford) Credit Union |
| May, 1990 | Provincial Civil Servants (Gravenhurst) Credit Union |
| December, 1991 | OHA/Blue Cross Credit Union |
| August, 1997 | Provincial Civil Servants (Hamilton) Credit Union |

Now:

To better reflect the province-wide scope of our growing membership, Queen's Park Civil Service Credit Union became Ontario Civil Service Credit Union on October 1, 1988. While Ontario Civil Service Credit Union is still our official name, in 2003, we launched a new image and introduced the wordmark "The Credit Union For All Government Employees" to indicate how inclusive we now are, welcoming all levels of government employees in our bond.

It's time your insurance got Personal

- Preferred rates – because you're a member of your credit union
- Convenient hours from 8 a.m. to 8 p.m. Mon. to Fri. and 8 a.m. to 4 p.m. Sat.
- 24/7 emergency claims assistance

It's time your insurance company recognized you!

Call for an insurance quote
1 888 476-8737
www.thepersonal.com



The Credit Union

For All Government Employees
 Ontario Civil Service Credit Union Ltd.

18 Grenville Street
 Toronto ON M4Y 3B3
www.mycreditunion.ca

Member Assistance
 416-314-6772 or 1-888-516-6664

Direct Teller
 416-325-6818 or 1-800-387-0602

MEMBER ASSISTANCE

416.314.6772

1.888.516.6664

MEMBERASSISTANCE@MYCREDITUNION.CA