



More respected

Credit unions have earned a higher level of respect from Canadians than any other financial institution.

- According to *The Goldfarb Report: Member/Customer Profile* by Millward Brown Goldfarb

*The more you use
The Credit Union,
the better it gets.*

We dare you to compare!*

Credit Cards vs. Consolidation Loan

The Credit Union	6.00%
Royal Visa	18.50%
CIBC Visa	18.50%
Canadian Tire	28.80%
Sears	28.80%

Car Loan Rate

The Credit Union	5.25%
Royal Bank	7.35%
CIBC	7.25%

* Posted rates as of December 7, 2005. 60 month term. For qualified members. Variable rate. Subject to change.

You want better.

There's a reason 17,770 Government Employees belong to The Credit Union.

You joined The Credit Union because you wanted a better way of banking. And as we begin another year, we have renewed our commitment to deliver on that promise.

Canada has the world's highest per capita membership in the credit union movement, with over 10 million members, or about one-third of the Canadian population.

We want to remind our members about what is special about The Credit Union and the many unique reasons for belonging. We want to encourage you to take a closer look at everything we have to offer and ask yourself if there's something more we could do for you, for a family member, or a co-worker or friend.

Can you say that about any other financial institution? The Credit Union deals almost exclusively with government employees and their families. So we're able to react quickly to work situations or economic conditions that may effect your financial well-being.

We understand the environment you work in day-to-day and how your pensions pay out. And whether you retire or choose to leave the civil service, once you're a member, you may always remain a member. We will continue to take the best care of you.

Our low rate vehicle loans have been successful because they can save our members thousands of dollars over dealer financing. Getting low rate financing from us is hard to beat – those 0% "deals" in reality can add up to 11% in the fine print. We also work hard to help our members clean up their high interest credit card debt – it's rewarding to see the relief they feel when they've got their finances back under control with one easy payment.

You know we look at you as an individual and we welcome you to talk to us anytime about your unique needs. Dare to dream and ask us if it's possible. You may be surprised at how much we can help you accomplish. And when there's a hurdle you have to overcome, we work extra hard to help you find a satisfying solution. Our members really benefit from the financial planning services we offer from advisors like Sue Wyseman (see article on back). Make an appointment today.

The Personal continues to save our members money on car and home insurance through the power of group rates. All you have to do is get a quote and compare. You'll see why so many members consider this a major benefit of belonging to The Credit Union.

In the months ahead, we'll be talking more about the credit union difference and the unique things we can do for you.

Winter driving tips

In winter, accidents occur more often, and they're usually more serious.

Reduce your risk with these quick tips

- If you can't stop and have almost lost control of your car, be aware of your surroundings. A snow bank may reduce chance of serious injury.
- If you slide off the road and get stuck in the snow, don't step on the gas, try to use higher gears to get out. They deliver less power to the drive wheels, so your wheels spin less.
- Slow down and follow the speed of the traffic in general. Over-confidence in poor driving conditions, can lead to serious accidents and auto insurance claims.

From The Personal

GO Figure - RRSP Calculators

GO Figure has an easy-to-use RRSP calculator, plus pre-retirement strategies and valuable information about RRSPs, Retirement Pension Plans (RPPs) and the Canada Pension Plan (CPP).

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 click on the Retirement tab for all of your options!

Call Member Assistance

at 416-314-6772 or

toll free at 1-888-516-6664.

Plan ahead with Sue Wyseman

Putting your wallet on a diet.

With the start of a new year upon us, many of us make New Years Resolutions. One resolution worth keeping is to get your financial house in order. The best way to start is with a budget. Although many of us don't like to live on a budget, think of it as if you were putting your wallet on a healthy diet.

*For a
budget
to work,
behaviour
may need
a change.*

You have to want to change before you can actually change.

This requires a little planning, just as you might plan a menu, chart your budget on a type of Excel program, or use our GO Figure program.

There are many fixed expenses each month like mortgage payments, rent and phone bills. Then there are many that fluctuate from month to month or only happen on an infrequent basis. You must plan for all expenditures including treats like entertainment, vacations and gifts, and unexpected trouble like car and home repairs. The more detailed you are in your budget, the better it will work for you.

Here's a useful tip to help you budget. Buy yourself a small notebook that fits in your purse or pocket. Every time you open your wallet to spend money, pull out your notebook and write the amount and what you purchased. At the end of the week, tally all money out and allot it in your budget. Most people find after they have done this exercise for a month, they do, in fact, start to change their spending habits.

Also, simply change the number of times you use an ATM or the type of ATM you are using (i.e. try THE EXCHANGE® Network!), and save a few dollars a month.

Ready to trim down your monthly expenses? Talk to your Personal Account Manager today about all the ways we can help you budget and consolidate.

Fast and easy solutions for this year's RRSP contribution.

You'll find our popular 2-minute RRSP Application in-branch or online at www.mycreditunion.ca. Just fill it in, then fax or mail it back – you'll receive telephone confirmation upon receipt.

The Credit Union RRSP advantages include:

- Great rates
- Quick & Convenient 2-Minute Applications
- Expert assistance from our staff and our licensed Financial Advisors
- A full range of RRSP options including bonds, T-bills and mutual funds
- RRSP Loans at PRIME

We make it easy to contribute as much as you can with our super low RRSP loan rate, quick and easy 2-Minute RRSP Loan Applications and fast approvals!

Apply in-branch or online at www.mycreditunion.ca.

The RRSP deadline is Tuesday, March 1.

**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