



More ethical

Canadians rate credit unions more favourably than chartered banks when it comes to morals and ethics.

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

"Banks are rolling in the dough as 2005 is on its way to be the best year ever for profits – while on Main Street, the paycheques of the average Joe continue to suffer the big squeeze."

- *Canoe Money, Nov. 2005*

We dare you to compare!

Credit Cards vs. Consolidation Loan

The Credit Union	6.25%
Royal Visa	18.50%
CIBC Visa	18.50%
Canadian Tire	28.80%
Sears	28.80%

Car Loan Rate

The Credit Union	5.50%
Royal Bank	7.35%
CIBC	7.25%

* Posted rates as of January 18, 2006. 60 month term. For qualified members. Variable rate. Subject to change.

What our "profits" mean to you.

When you hear that it was another record year for bank profits in Canada, what do you think? If you're not a shareholder, it means that other people are making money from any business you give them. The more they can squeeze out of you, the more they can put in other people's pockets.

Did you know that Canada's credit unions are enjoying strong profits as well? It doesn't get as a much press but it proves that we are forward moving, well run financial institutions that offer a real alternative to those who believe in a better way of banking.

According to Credit Union Central Of Canada, collectively credit unions across the country enjoyed record results in 2005.

"Credit unions are expanding their reach across the country," said Joanne De Laurentiis, president and CEO of Canadian Central, which represents most credit unions and caisses populaires outside Quebec. "The strong financial results are good news for our 4.8 million members," De Laurentiis said. "This income allows us to carry out unique programs that benefit people across the country."

That's one of the major reasons why people choose to belong to The Credit Union. As a member, you are automatically a shareholder. You benefit every time you use the credit union because our profits are put to your advantage through lower loan rates, higher deposit rates and lower service charges.

In fact, when it comes to service charges, we only charge those that use the service and only enough to cover our costs. Unlike the banks we don't impose service charges to make profits.

We hope that all of our members can see and feel the difference between belonging to The Credit Union and using a bank. We strive to ensure that every time you call us or you walk in the doors of your branch, you feel you're in a place that welcomes you as an equal member with a staff that's committed to going that extra mile for you and your family.

AGM announcement

As a member, you are also an "owner" who has a voice as to how we are run. Our Board of Directors is made up of members who are passionate about ensuring all of our members' best interests are protected. If you've never attended our Annual General Meeting, we encourage you to come out and join us this year.

Nominations – 3 positions open

This year, three positions are to be filled on the Board of Directors, each for a term of three years. Nominees must be members in good standing and must be nominated by two other credit union members.

Nominations will be accepted until March 15, 2006 and must be mailed to:
*Nominating Committee - Ontario Civil Service Credit Union Ltd.,
18 Grenville St., Suite One, Toronto, Ontario M4Y 3B3.*

Tuesday April 11, 2006
Metro-Central YMCA Auditorium
20 Grosvenor St, Toronto, Ontario

Registration begins at 5:00 p.m.
Meeting begins at 5:30 p.m.

Extension Cord Hazard Warning

Important Information from The Personal Insurance

In Canada, cooking is the #1 cause of home fires. However, electrical fires, and in particular the **careless use of extension cords**, can also be deadly. Basically, an extension cord should be used only in an emergency and only for a short duration. It's better not to use one at all.

If you must use an extension cord:

- **Never** overload an extension cord or use two together
- **Never** use the extension cord still coiled or rolled up, even partially
- **Never** wrap the extension cord around a hook or nail
- **Never** cover an extension cord with carpet, pillows, or other material
- **Never** use them with major appliances
- **Always** use the shortest extension cord possible
- **Be sure** all electrical equipment bears the Underwriters Laboratories (UL) label

GO Figure - Together

Did you know that you can work with The Credit Union's Financial Planner or your Personal Account Manager when you use GO Figure? Just give your password to your credit union Financial Planner and you can discuss your saved worksheets online and in real time from the convenience of your office or home.

GO Figure is a complimentary online Financial Planning 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. You will find all the necessary information, worksheets and calculators to help you achieve your financial goals.

Plan ahead with Sue Wyseman

Plan To Talk To Our Financial Planners Soon.

With the start of a new year, many people resolve to make changes to their lives. Along with weight loss and spending more time with family, getting your finances in order ranks in the top five. Whether you're saving for a child's education, saving for retirement, or managing your debt load, you should have a financial plan in place to help you achieve your financial goals.

How do you decide whether you should invest in an RRSP this year or pay down your mortgage?

In the past independent Financial Planners would only see clients who had a book of business in excess of \$100,000, when, in fact, those who have fewer assets require the expertise of a Certified Financial Planner more. How do you decide whether you should invest in an RRSP this year or pay down your mortgage?

This is where a Planner can help you make the right decisions. It is like having a financial coach assisting you along the way.

At The Credit Union we offer Financial Planning as a free service, and have Certified Financial Planners on staff to help guide you.

We invite you to call your Credit Union branch today to find out more about this valuable service for our members.

The RRSP deadline is Wednesday, March 1!

Online, in-branch or over the phone. Take 2 Minutes Today.

You'll find our quick and easy 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 (You don't even have to come in to the branch)
- Expert assistance from our staff and our licensed Financial Advisors
- Park your funds now then make an appointment to decide how you want to invest them when you have the time
- A full range of RRSP options including bonds, term deposits 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.

RRSP questions?

Call Member Assistance

at 416-314- 6772

or toll free at 1-888-516-6664.

**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