



FACT:

The Credit Union's posted car loan rate is, on average, 2% lower than other major financial institutions.

(Source: canoe.ca rate comparisons)

"What other financial institution can say they understand your work environment?"

We dare you to compare!*

New Car Loans

The Credit Union	5.75%
TD Canada Trust	8.00%
CIBC	8.25%
Royal Bank	8.45%

* Posted rates as of September 20, 2006. 60 month term. For qualified members. Variable rate. Subject to change.

Why our Goal-Getter Loans are right for you

We'll help you get a quick start on:

- > **your new car**
- > **your vacation**
- > **your consolidation**
- > **your renovation**

It's time to kick start a big project, make plans for a major purchase, grab a great vacation deal or take charge and consolidate your high interest debts. With The Credit Union on your team, there's nothing stopping you.

This fall, tell us what your goals are and we'll help you find the smartest way to get there.

We love it when we get your call or the moment you walk into the branch to share your important plans with us. We're dedicated to serving government employees and their families. What other financial institution can say they understand your work environment?

From car loans to consolidation loans, vacation loans to renovation loans you'll not only get a great low rate, we'll also tailor the payments to fit your budget. Plus, you'll have the peace of mind that you're paying it down sensibly.

Why slap it on credit cards, department store cards, retail payment plans and "Don't pay until..." offers where you could end up paying up to triple the interest rate? And forget about paying inflated car dealer rates!

A loan from The Credit Union is a fast and easy way to get what you want. A quick call to your Personal Account Manager or Member Assistance, and we'll get the ball rolling right away.

Being your credit union we are committed to doing the best for our members. Whether you're just starting out, busy with a growing family, or looking towards retirement, we're focused on providing low cost loans that empower you to do the things you want to do.

Talk to us first and find out how much we can do for you. Come in, call, or apply online today. We're ready to help you "go for your goals" right now.

Many Happy Returns

A quick study in cash flow

While fall is traditionally savings bond season, The Credit Union has other excellent investment options that offer great opportunities for growth. If you want guaranteed returns, our term deposits deliver a great rate plus the peace of mind you're looking for. If you want to explore options that have the potential for higher returns, mutual funds may be your investment vehicle of choice at this time of year.

Remember, The Credit Union has all the expert assistance you need to manage your investment portfolio and our Financial Planning services are complimentary to all members.

Talk to one of our Financial Advisors or call Member Assistance today to arrange an appointment, if you have any questions about the best way to save for your future.

Top Canadian Insurance Crime Story

The man's act was simple and convincing. He would hang out in a parking lot until he spotted a woman or a senior backing out of a space. He would then step behind the car, bang the trunk with his fist and fall to the ground in apparent pain. At first, various insurers would settle his claim, so he gave a repeat performance every two weeks. He put on a total of eleven shows until a sharp-eyed adjuster gave him the thumbs down. After an investigation, his next appearance was in court, where he received a bad review and was ordered to repay his victims. His acting career is over. The Personal says, don't hesitate to turn one of these bad actors over to the authorities. To report insurance fraud call the Insurance Bureau of Canada, Investigative Service Department at 1 800 761-6703 or Crime Stoppers at 1 800 222-TIPS (8477). Less fraud will mean lower insurance rates for everyone.

Article courtesy of The Personal our preferred insurer for home & auto insurance. For more information call 1-888-476-8737 or visit www.thepersonal.com.

GO Figure One stop calculator shop

From mortgage payments to loan payments, family budgets to investment strategies, **GO Figure** has all the calculators and information you need to help you make smart money moves. Plus, you can save your worksheets confidentially, then review and update your numbers whenever you choose.

GO Figure, is a free online Financial Planning Resource Centre available to all of our members through our website. Visit www.mycreditunion.ca, go to "planning tools", and click on **GO Figure**. Try it today!

Plan ahead with Sue Wyseman

RVSP your RESPs today.

I often hear people comment on how fast their children are growing up - they can't believe they are now teenagers. Pretty soon they are going to be going to university or college. Are you prepared for that day? There has been quite a bit of press recently about tuition increases, something that is likely not going to change in the years ahead. The best savings vehicle for your children's future is still a Registered Education Savings Plan (RESP). Eligible beneficiaries will receive the basic Canada Education Savings Grant (CESG) at a rate of 20% (\$400) on the first \$2,000 annually. This grant is payable until age 17. If you have never deposited to an RESP or missed a year, you can actually deposit \$4,000 and get 2 years worth of grants. All growth in the RESP remains tax sheltered until withdrawn.

Here is a chart showing the grants available.

Basic CESG	Additional CESG 20%	Additional CESG 10%	Canada Learning Bond (CLB)
Eligible beneficiaries will receive basic CESG at rate of 20% on the first \$2,000 of annual contributions	Eligible beneficiaries will receive additional CESG at the rate of 20% on the first \$500 of annual contributions made after Jan 1, 2005	Eligible beneficiaries will receive additional CESG at the rate of 10% on the first \$500 of annual contributions made after Jan 1, 2005	Beneficiary must be born Jan 1, 2004 or later. Application must be received before their 21st birthday.
No income requirement	Beneficiary is a dependant of an individual whose family net income is less than \$36,378 *	Beneficiary is a dependant of an individual whose family net income is between \$36,378 and \$72,756 *	Beneficiary is a dependant of a primary caregiver who is entitled to receive the Child Benefit

*these amounts change annually.

Remember that all RESP contributions must be made within the calendar year, or by December 31st. Please call your Personal Account Manager to discuss your options for a Registered Education Savings Plan for your children.

Getting more bang for your renovation buck

How can you balance what you want to do and the financial resources you have available when planning for a home renovation? Before you begin, here are some tips from The Canadian Home Builders' Association to help you stretch your budget.

- **Set priorities** – what is really needed and what would be "nice to have done"?
- **Look closely at what you already have** – sometimes homeowners believe they need extra floor space when all they need is more effectively designed space.
- **Do the work in stages to suit your budget** – work out the proper sequence of projects in advance with your renovator, to spread financial obligations out.
- **Consider capital versus operating costs** – things like energy-efficient lighting, high efficiency heating systems and electronic thermostats mean long-term savings.
- **Do some of the work yourself** – but leave the structural and mechanical things to the professionals.

Renovation Loan? Hammer out a great low rate at The Credit Union!

Talk to us today about your next project.

**The
Credit Union**

For All Government Employees

Ontario Civil Service Credit Union Ltd.

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www.mycreditunion.ca

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

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