



FACT:

On average, Canadians spent \$804 in retail stores in December, well above the monthly average of \$555.

(Statistics Canada 2005)

"...with a low interest Goal-Getter Loan, you'll be able to enjoy all the festivities of the holiday season."

We dare you to compare!*

Credit Cards vs. Consolidation Loans

The Credit Union	6.75 to 13.20%
TD Canada Trust Visa	19.75%
Sears	28.80%
The Bay	28.80%

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

Ease into the season with a Goal-Getter loan

The smart way to finance... > **your holiday shopping** > **your winter vacation**
> **your credit card consolidation** > **your new vehicle**

The Credit Union is ready to help you greet the season with the cash you need to get things done. Why not set your goals now and talk to your Personal Account Manager about smart financing options, so you can avoid the headaches and worries that come when the bills pile up in January?

By planning ahead, setting a budget, and securing a sensible way to pay for it all with a low interest Goal-Getter Loan, you'll be able to enjoy all the festivities of the holiday season.

Time To Take Control. If you've got big balances on your credit cards or department store cards, our first recommendation would be to wipe them out with a Goal-Getter consolidation loan. This could easily cut your interest payments by more than 50% and save you hundreds, even thousands of dollars a year.

Is a ski vacation or a week down south on your wish list this winter? A Goal-Getter vacation loan lets you relax and enjoy every moment on the slopes or at the beach, knowing you've already worked out a sensible payment plan in advance.

As always, The Credit Union's New and Used Car loans are designed to save you money. Our rates are, on average 2% below other major financial institutions starting as low as 5.75%. Don't be fooled by 0% offers – the cost of financing is often buried in the price of the car. Instead, take advantage of the manufacturer rebates and dealer incentives, and get your financing through The Credit Union.

Get a head start today! Whatever your goal is, a loan from The Credit Union is a fast and easy way to get what you want. Our goal is to do everything we can for you!

We are committed to making the hectic holiday season the best it can be for our members, so isn't it time you gave us a call? We'll help you wrap up this year the right way!

Retrofitting for big savings

Retrofitting means upgrading a house to keep the heat in. And in these days of high energy costs, retrofitting will not only provide you with yearly savings on your gas or electric bills, it will also make your home more attractive to future purchasers.

Here are some major retrofitting opportunities identified by Natural Resources Canada:

- **Air leakage control** – weather stripping and sealants will stop drafts, save money and protect the structure of your home.
- **Insulate an empty wall frame** – it makes a difference when you blow in insulation to fill the cavity.

- **Insulate the basement** – Basements are areas of significant heat loss in many houses.
- **Complete heating system tune-up** – have an expert analyze and correct any problems with the furnace or boiler. Better still, upgrade to a high-efficiency model for substantial savings.
- **Insulate a poorly insulated attic** – If there is less than 15 cm of insulation in the attic, it will be worthwhile putting more in.

If retrofitting is on your "to do" list, now's the time to talk to The Credit Union about low rate financing. It's a smart investment that will help you save money in the years ahead as well as increase the value of your home.

CU Tip

Protection with healthy travel insurance

If you become ill or injured while on holiday, a hospital stay in the United States can cost up to \$10,000 US per day and sometimes even more. The Credit Union offers a simple, value-added solution for all of our members.

CUIS Travel Insurance provides a wide range of travel insurance coverage options and services. Whether you're away for a holiday or on a business trip, remember to call us before you leave.

You'll receive benefits such as:

- Up to \$2 million for emergency treatment of an injury or sickness
- Emergency medical evacuation via air ambulance to the nearest hospital in Canada
- On-staff physicians and a team of claims professionals that care about providing you with the best treatment
- Up front payments to doctors and hospitals

For quick and easy CUIS Travel Insurance coverage, visit your branch or call member assistance at 1-888-516-6444.

GO Figure

How RESPs add up.

Ready to see how contributing to an RESP now will impact on the financing of your child's education ten or fifteen years from now?

With **GO Figure's** easy-to-use Education Calculator, you can plug in the numbers today and get the answers you're looking for right away. So you can set realistic goals to cover tuition and housing with a few quick clicks of your mouse.

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**. Then simply click on the "Education" tab.

REMINDER

The RESP contribution deadline is December 31, 2006!

Plan ahead with Sue Wyseman

Budgeting before you retire

In the next 5 years we will see the baby boom generation start to retire. This generation, unlike their parents, have a definite idea of how they want to spend their retirement years, however, many have not prepared accordingly.

When I sit down with members contemplating retirement the most important question is not "Can I afford to stop working?" but rather "When can I stop working?" Before you can answer this, it is necessary to have a clear understanding of your company pension, Canada Pension Plan and Old Age Security Plan benefits. Like a salary these pension benefits will provide a good portion of your retirement income along with Registered Retirement Savings and non-registered savings plans.

By estimating your retirement expenses and income now, you can avoid any unpleasant surprises, such as not having sufficient income to support yourself. Remember, working with a Financial Planner is about more than investing. Our Financial Planners work with you to ensure that you have a plan that will take you through every step of your life cycle, from University days to Estate Planning. **Set up an appointment today. The Credit Union is ready to help.**

Tips from The Personal

What to do if you have an automobile accident

With the slippery days of winter driving just ahead, it's good to review common practices should you be in a fender bender.

- Drivers involved in a minor collision in Ontario where damage to vehicles or property is more than \$1,000 and there are no police at the scene, must report the collision to a Collision Reporting Centre.
- Be sure to exchange information with the other involved parties, including independent witnesses.

If your vehicle needs to be towed:

- You have the right to choose the tow truck;
- Verify the cost of towing before allowing your car to be hooked up;
- Without exception, towed vehicles must go directly to a Collision Reporting Centre;
- You do not have to agree to go to any shop recommended by the tow operator and you should not sign anything.

Above all, call your insurance company as soon as possible after the accident. You can even call from the scene and they will start to get you the help you need right away.

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

Advance fee fraud

It's a scheme the RCMP sees again and again. Companies guaranteeing you a loan even if you have a bad credit history or no credit history at all. They usually request an up-front fee of several hundred dollars. Most people who send money, don't get the loan plus they lose the "advance fee". This kind of scam is putting millions of dollars in criminal pockets in Canada every year.

The Credit Union knows and understands that not everyone's credit history is perfect.

We encourage you to never be afraid to ask what we can do for you. We're here to help you through tough times too!

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