



MY CREDIT UNION WEBSITE

We C.U.™



“I want to tell The Credit Union my opinion, but ... will it change anything?”

The Credit Union has always been serious about listening to our members. In fact, when we decided to change our marketing and branding strategy we decided to start by simply stating our reason for being – We C.U.™ We C.U.™ when we are helping you meet your financial goals today and in the future, opening new products and when you are telling us your opinion. Every member has the opportunity to shape The Credit Union, because your opinions affect change.

“We have several members who have been using their line of credit (LOC) for day-to-day expenses instead of using it as an emergency fund or for a major purchase. For each member we took the time to go through their budget and debt payments to figure out why they were falling short on a regular basis. In each case, we were able to present loan scenarios that enabled our members to pay-off their LOC, establish a fixed payment loan, improve their cash flow and have a date when they will be debt-free.”

— As told by a Personal Account Manager

We heard our members loud and clear in our general membership survey and in our point of service surveys – we were not using technology in the best way to meet your needs. We started by joining THE EXCHANGE® Network to increase the availability of ATMs for our members. We changed our ATM downtime policy so you never have to pay additional service fees if one of our machines is down and you need to use a non-C.U. ATM. In the spring of 2008 we updated our C.U. Online platform so you could pay bills in real time. With the introduction of our chequing packages at the beginning of this year we changed our pricing so THE EXCHANGE® Network ATMs are priced exactly the same as our own ATMs.

We have partnered with other organizations, developed products, changed service providers and now our website – all because you, the member, either came to us on your own or took the time to complete a survey.

Our New and Improved mycreditunion.ca

Over the Halloween weekend we launched our new website. Late in the spring we started development with a very clear mission. Make the website more user friendly, easier to navigate and at the same time make our commitment to you clearer.

What we did not do was take the old site and re-fresh it. Rather we solicited feedback from our staff, who not only had their own opinions, but also had specific feedback from their members on what was good, bad and just plain ugly. We knew there were problems, because frankly there were times some of us could not find info either! The only thing we would not change was the address, everything else was fair game. With a long list of must-haves and wishes we started from scratch.

What you will find on our new site is updated descriptions of every product, much easier navigation and grouping of information which makes, in our opinion, much more sense. But as YOUR credit union we cannot truly be pleased until you are.

Your opinion

You are likely reading this newsletter online or have printed a copy from the website, which means you have at least seen our new home page. We are very excited by the change. The feedback we have received so far has been very positive. We invite you to take some time to go through our new website and tell us your opinion. There are several ways for you to share your likes and dislikes with us. Feel free to drop C.U. Member Assistance (Call Centre) a note via email at memberassistance@mycreditunion.ca, send a fax to 416 314-7805 or take our short online survey. You can access the survey by clicking **here** or typing https://www.take-survey.com/lat09/ocscu_website.htm in your internet browser. The confidential survey is being conducted by an outside marketing company and at no time will your identity be tracked, nor will anyone at The Credit Union see a single response. We appreciate your feedback.

Holiday Hours

- Thursday, December 24, 2009
Open until 1:00 p.m.
- Friday, December 25, 2009
Closed
- Monday, December 28, 2009
Closed
- Thursday, December 31, 2009
Open until 3:00 p.m.
- Friday, January 1, 2010
Closed

- Don't forget your home renovation tax credit!
- The Personal: Be Prepared – Winter Driver's Checklist

Your Feedback on Our Member Service

We not only count on your feedback in our monthly point of service surveys, we also welcome your unsolicited feedback. When we receive it we make sure we let both our staff member and their manager know. We are proud of our staff and in this season of sharing we thought it time to share some of our recent member service compliments with you. If you have a story you would like to share with us please drop us a line at memberassistance@mycreditunion.ca. We want to hear from you.

We also want to take the opportunity to publicly thank all of our staff – it is your continued dedication to our members and The Credit Union which allows us to continue to provide our members with the excellent service experience they expect.

Special Thanks to C.U. Member Assistance (Call Centre)

“Recently a member emailed me to let me know how impressed they were with the service provided in the past few days by C.U. Member Assistance. Our staff member had great advice and managed their problem quickly, with an impressive combination of professionalism and reassuring friendliness. Our member expressed their appreciation to our staff and then took the time to contact me so I would also know. I took great pleasure in passing on the compliment to our staff member and her manager.”

– As told by a Branch Manger

C.U. Member Assistance Saves Member LOC Interest

“Earlier this fall a member called in to speak with one of our Branch Managers who was away on vacation. The member had been expecting a deposit into their chequing account to cover the purchase of a new car, but the funds had yet to be deposited. Rather than wait any longer we suggested she use her line of credit (LOC). The member agreed and we transferred the money into her chequing account. We monitored her account and because the deposit was made before the dealer cheque cleared we were able to put the funds back into her LOC so she would not have to pay any interest. The member was very pleased when we let her know what we were able to do.”

– As told by a Member Service Officer



Personal Account Manager Helps Make a Member's Home All Her Own

“One of our members inherited a share of a family home. The family was unsure what to do with the property, but our member was sure she wanted to keep it. We were able to work with the member to figure out a way to buy the remaining shares of the property from the other family members, pay off all of her outstanding debt and still have enough left over to make the renovations she wanted. The member was very pleased with the service she received and thanked our staff member for making her feel so comfortable.”

– As told by a Personal Account Manager

Family Matters at The Credit Union

“At The Credit Union we understand how important family is and what's more, how important it is to help family members in need. Not too long ago one of our members was in dire need of getting funds to a family member overseas. Since family emergencies are never planned, our member came to us without an appointment and completely unannounced – not a problem at The Credit Union. We were able to help our member get the funds to their family member without delay. In the words of our member:

“Your personable touch to business really demonstrates what makes our Credit Union special and superior from standard banking institutions and I thank you so much for that.”

– As told by a Personal Account Manager

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Certain conditions apply. Auto insurance is not available in Manitoba, Saskatchewan or British Columbia due to government-run plans.



The Credit Union Rates vs Store Credit Card Rates*

Home Depot	28.80%
Future Shop	29.90%
Sears	28.80%
The Credit Union	as low as 6.15%



CAR LOAN RATES

Current Model Year	5.65%*
Prior Model Year (up to 3 yrs.)	6.15%*

* All rates quoted subject to change without notice.