

OECU Update

Fall 2009

**Ontario Educational Credit Union... A Full Service Financial Institution
Owned and Directed by Educational Employees Like You!**

All active or retired Educational employees and their family members can join our credit union!

**Ontario
Educational**
Credit Union Limited

REDEEMABLE SAVINGS

- ✓ No Minimum Deposit Required
- ✓ 3 Year Rate Guaranteed
- ✓ Eligible Through Payroll Deduction
- ✓ Redeemable On or After the First Anniversary

1.6%*



This offer is available to ALL Educational Employees and their families

- November 20, 2009 - Investment deadline
- November 13, 2009 - Payroll deduction enrollment deadline
- You can combine initial deposit and payroll deduction
- Payroll applications online at www.oecu.on.ca

* Rate subject to change without prior notice

ITS ALMOST TIME TO **HO HO HO** AND WE ARE READY TO ASSIST SANTA'S HELPERS WITH OUR **STOCKING STUFFER LOAN**

At only **7.5%**, (fixed, guaranteed rate for one year) **OECU's Stocking Stuffer Loan** is a great alternative to running up your credit cards or depleting your existing cash flow.

Now you can buy gifts for all of your family members and your friends and still have a simple low interest payment option.

DOWNLOAD the Stocking Stuffer application form @ www.oecu.on.ca and submit it by **December 18, 2009**.

-  **Borrow up to \$5,000 per member**
-  **No payment until January 2010**
-  **Convenient Payments**
Payroll Deduction, automatic transfer from your credit union account or pre-authorized payment
-  **Quick and Easy Application**
Apply by fax, courier, mail or in person
-  **Fast** Requests processed the same day



www.oecu.on.ca

The **ONLY FEE FREE** Network in Canada

OECU as a member of the **THE EXCHANGE**[®] Network gives you convenient access to your accounts at over 2,300 full-service ATMs across Canada, without paying additional surcharges.

To use **THE EXCHANGE**[®] ATM Locator go to www.the-exchange.ca and find a convenient ATM by selecting a Financial Institution or Province and City from the appropriate dropdown list or type in a Postal Code and select the km radius from the dropdown list. You can also locate USA and International Locations.



Look at what else we can do for you!

- Savings
 - Chequing
 - Term Deposit/GIC's
 - Mutual Funds
 - Loans
 - Line of Credit
 - Mortgages
 - Home Equity Line of Credit
 - Automotive Financing Program
 - RESP's
 - RRSP's
 - RRIF's
 - Member-Link Telephone Banking
 - Member-Link Internet Banking
 - Direct Pay Deposit
 - Payroll Deductions
 - Insurance Services
 - Credit Cards
 - Membercard – ABM/POS
 - Financial Planning
- ...and more

Our Members Fund Our Members...

So your money is across the street, not across the border....
JUST ANOTHER TERRIFIC REASON TO UNBANK WITH US!

Congratulations **Ruth!**

HUB International & Aviva Traders (OECU Group Home & Auto Insurance providers) would like to congratulate **Ruth McCarroll**, retired OECU member, who won **Aviva Traders Passport to the World** contest. The contest ran for all of 2008 and was open to all Aviva Traders clients across Canada and any group members who received a quote. There were 5 exciting Canadian vacations to pick from or the cash value.

Congratulations Ruth on your win!

To learn more about the OECU Group Home & Auto Insurance Program, call **1.877.605.8263**



In this period of economic downturn
DON'T LEAVE 20% ON THE TABLE.
Talk to us Today about your RESP plan!

Scholarship Winners!

We would like to thank all those that applied to this year's scholarship program. The selection committee had a very difficult time in choosing from such wonderful applications. We would like to thank the committee for their difficult task and congratulate the recipients:

- **Brian McNamara** who attended North Park Secondary School in Brampton.
- **Cayleigh Schweitzere** who attended Elmvale District high School in Elmvale.
- **Andre Smith** who attended Ecole Secondaire Catholique Nouvelle Alliance in Barrie.

Each of the recipients received a \$1,500 scholarship.

Good luck to all the applicants and recipients in your continuing education.



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