

OECU Update

Fall 2017

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

We are a Financial Cooperative.
We are **OWNED** by our **MEMBERS**.

We are governed by highly trained volunteer Board of Directors.

We are staffed by highly skilled and dedicated professionals.

We are insured by the province.

We are regulated by provincial and federal agencies.

We are **NOT** driven by profit.

We were created to serve the Educational Community and we are committed to always work in Your Best Interest.

Isn't it time you discovered a **better way to bank?**

Redeemable Savings 1.5%*

3 Year Rate Guaranteed

Redeemable on or after the first anniversary

No Minimum Deposit Required

This offer is available to **ALL** Educational Employees and their families

- November 30, 2017 - Investment Deadline
- Invest by lump sum, through Payroll Deduction or both

* Rate subject to change without prior notice.



Credit Unions keep raking up **FIRSTS!**

According to the annual 2017 Ipsos® Best Banking Awards program, Canadians have ranked Canada's credit unions first among all financial institutions in providing Customer Service Excellence and Branch Service Excellence for the 13th year in a row. Credit unions were also awarded sole honours for Values My Business for the 10th consecutive year.

Overall, Canada's credit unions received a total of eight awards in 2017.





“OECU-Doug McKee” Scholarships Awarded!

We are pleased to announce the following candidates each received **\$1,500** at an awards recognition

ceremony held at the Credit Union Head Office in July. The funds are to assist with costs related to their 2017/18 post-secondary school programs.

1. **Kyle March**, Bear Creek S.S.
2. **Shayne Casey-Shaw**, Univ. of British Columbia
3. **Daniel Adamiszyn**, Glen Forest S.S.
4. **Ian Hamilton**, Univ. of Waterloo
5. **Ryan Curran**, Holy Trinity S.S.

OECU has proudly been awarding post-secondary scholarships since 2001. We are delighted to have awarded **\$125,500** in scholarships so far! Watch for our 2018 scholarship program coming in late February!

Special thank you to HUB International, our membership's chosen provider of group home and auto insurance, for their continued support in our scholarship program.

Common Sense Considerations (Fraud Intelligence)



These apply to all of your online accounts but especially you're bank accounts. Granted, they may seem basic but individuals still fall victim to them.

“The Suspension” – Don't respond to unsolicited text or emails you receive that have urgency. The message will instruct you to reply immediately to avoid having your account suspended or locked. Do not respond to such requests and never reveal personal information by email or text message in response. *TIP – we would never send something like this to you!*

“The Prize” – Don't click on a link and enter your personal information in order to collect prize reward money you are not expecting no matter how official it looks. *TIP – Do you really think you are that lucky?*

Home Equity Line of Credit as low as PRIME!

CURRENTLY 3.2%



- Save money and free up cash flow by consolidating all your debts into a low rate, single payment option.
- Apply on-line, by fax or better yet come in and see us.
- Offer subject to conditions and change without notice. Requires credit approval from OECU.

It's on its way...

Every year we think this year will be different but usually the same thing happens... we spend too much on our credit cards as Santa's helper. Its great until January and the bills arrive!

There is a better way...

returning in mid-November we will have our **low interest, payment-deferred**

“Stocking Stuffer Loan”

We continue to make it exceptionally easy and convenient... our short application will be on-line and delivered to your work location.



Fall into savings on your Home and Auto Insurance.

As a member of the OECU, you can take advantage of great rates and preferred discounts on your home and auto insurance. Benefit from expert advice with a free, no-obligation quote.

Contact HUB International today – **1.855.582.3025** or **OECU.hubquote.ca**



Ensure you tell the HUB representative that you are a member of the OECU.

Look at what else we can do for you!

- Savings
- Chequing
- Investments
- Loans
- Line of Credit
- Mortgages
- Home Equity Line of Credit
- Automotive Financing Program
- RESPs
- RRSPs
- RRIFs
- TFSAs
- Member-Link Telephone Banking
- Member-Link Internet Banking
- Direct Pay Deposit
- Payroll Deductions
- Insurance Services
- Credit Cards
- Membercard – ABM/POS
- Financial Planning

...and more

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“The Educated Choice in Financial Services”