

# OECU Update

Spring 2013

**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

## Your Credit Union... Your Mortgage!

We have Mortgage Rate Offers\*... exclusively for you!

**GREAT RATE with  
Cash Back  
Mortgage Offer\*\*!**

5 Year Closed Mortgage at...

**3.50%**  
plus **1%** Cash Back

based on your mortgage amount.

Not only do you benefit from a Great Rate, in addition we will put **1% of your mortgage amount** into your **OECU Tax Free Savings Account!**

Our Great Rate offers may change or be withdrawn at any time without notice; however you can obtain a pre-approved mortgage which guarantees that your rate will be held at that ceiling for 90 days, giving you peace of mind while shopping for your home.

**GREAT RATE  
Mortgage Offer!**

1 Year Closed Mortgage -	<b>2.50%</b>
2 Year Closed Mortgage -	<b>2.60%</b>
3 Year Closed Mortgage -	<b>2.50%</b>
4 Year Closed Mortgage -	<b>2.80%</b>
5 Year Closed Mortgage -	<b>2.90%</b>

Disclaimers: \* Offers may change or be withdrawn at any time without notice.

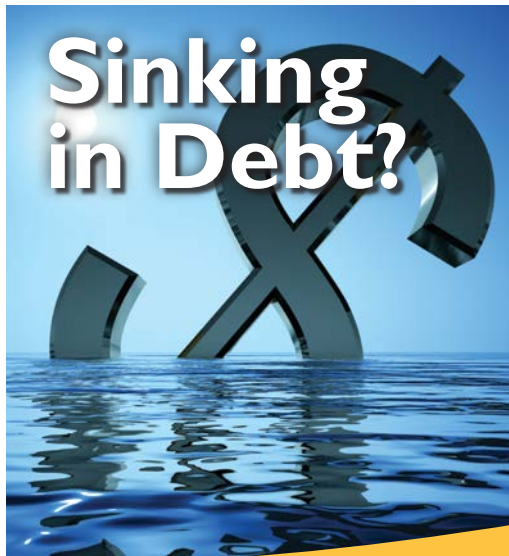
\*\* If the mortgage is discharged, refinanced, ported, assumed, transferred or renewed before the maturity date for any reason, you must repay the cash back amount and applicable penalties. Limit one Cash Back Offer per mortgage term; offer cannot be combined with any other bonus or offer. Other conditions apply; ask for details.



### Who does business with us?

Educational employees (current or retired) and their families throughout Ontario use their credit union. We are your Full Service Financial Institution dedicated to and specializing in serving the needs of the educational community with exceptional pricing, rates and service.

**Sinking  
in Debt?**



### Let us help you SAVE MONEY with an OECU Consolidation Loan

Credit cards and Deferred Payment Plans are a great convenience until the dreaded bill arrives.

**Does paying up to 28% interest annually on credit card purchases give you that sinking feeling?**

Even the best sales begin to look expensive at this rate.

**Why not Consolidate** all your existing debt into one lower rate manageable Credit Union Loan.

**Contact us today** and together we will tailor a solution that fits you! Applications also available online.

## Additional Membership VALUE...

As a member of OECU, you are eligible for exclusive group rates on your Home & Auto Insurance! Call HUB today for a free, no obligation quote. **1-855-582-3025**



## Did you know...

**Savings doesn't have to be a big commitment.** Just start with as much or little as you want and to make it even easier we can set your savings up through payroll deduction so that you are paying yourself first! We recommend that you save using our **Tax Free Savings Account which is paying 1.5% per annum...** which by the way is approximately **25% MORE** than the majority of other major financial institutions.



## Are you an investor who...

is looking for a deposit with a principal guarantee that offers the potential for a higher return than the return paid on fixed rate deposits?

- Is looking for an equity-linked investment that carries no fees or commissions?
- Is searching for a diversified investment in Canadian corporations?
- Is not willing to risk their initial investment?

Then you should consider our **INDEX-LINKED TERM DEPOSIT!**

*We have 3 and 5 Year terms available in registered and non-registered investments.*

## More than 2,400 SURCHARGE FREE ATM's available on your Smartphone and GPS Systems!

The partners on **THE EXCHANGE®** Network have agreed to never charge each other's cardholders surcharge fees. You will never pay any additional fees to access your own money even if you use another Financial Institution's EXCHANGE® ATM.

Exchange ATM locations can now be downloaded for free to your GPS system in addition to downloading smartphone apps simply by going to **www.the-exchange.ca** and clicking the **"ATM locator Smartphone app"** link.

Not only can you get step by step instructions to find an Exchange surcharge free ATM on your smartphone, you can also get voice commands in your car to take you to the nearest ATM in cities all across Canada.



## Summer Free Loans are coming in soon! Enjoy your summer Payment FREE...

applications will be distributed throughout the school system, in your statements and of course online.

### Mississauga Office

6435 Edwards Blvd.  
Mississauga, ON L5T 2P7  
Toll Free: 1-800-463-3602  
Phone: 905-795-1637  
Fax: 905-795-0625



### Simcoe Muskoka Office

48 Alliance Blvd., Unit B8  
Barrie, ON L4M 5K3  
Toll Free: 1-800-292-7202  
Phone: 705-737-5622  
Fax: 705-737-9946

*"The Educated Choice in Financial Services"*

## Look at what else we can do for you!

- Savings
- Chequing
- Term Deposit/GICs
- Mutual Funds
- Loans
- Line of Credit
- Mortgages
- Home Equity Line of Credit
- Automotive Financing Program
- RESPs
- RRSPs
- RRIFs
- TFSA'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