



PETERBOROUGH COMMUNITY CREDIT UNION LIMITED



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Inside this issue:

A Look Back at 2010 Pg. 1

Holiday Hours

Member Appreciation Day

Holiday Scams to Watch For Pg. 2

Holiday Message to Members

Peterborough Petes Draw

A Look Back at 2010

As we look back at 2010, Peterborough Community Credit Union has gone through a number of changes in order to serve our Members better. Here are some of the highlights:

We celebrated our 70th anniversary this year and did a monthly draw from our membership list for a \$70 cash prize.

We developed a partnership with Global Payments, a merchant services provider, and have had some of our business Members take advantage of their efficient and cost effective payment processing solution.

We offered a special limited time mortgage offer allowing our Members to consolidate their debts by refinancing their PCCU mortgage without paying a penalty if their mortgage was not up

for renewal.

We introduced our special 3 year mortgage loan at a low fixed rate of just 3.5%, our 12 month RRSP loan at 5%, and our "drive for five" auto loan at 5% for 2007 or newer vehicles.

John Potts retired after 35 years with PCCU and was replaced by Margaret Williams, our new Manager of Lending.

We created 2 new positions within the credit union to meet the changing expectations of our Members after realizing a steady increase in our Member's borrowing needs.

PCCU made a contribution to the Co-operative Development Foundation of Canada to help those affected by the earth-

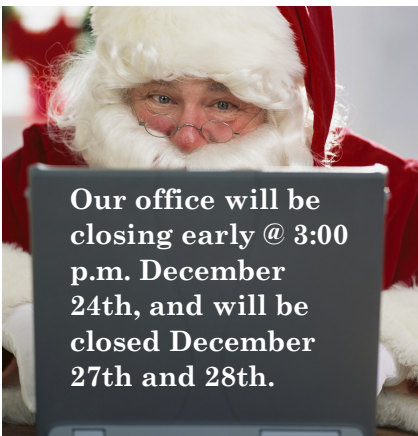
quake in Haiti.

We welcomed a PCVS co-op student who trained under most of the staff over the summer months.

We updated some décor to refresh the atmosphere in the office and had some landscaping done to update the look of the credit union building.

We introduced the new chip cards which will better help protect your debit card transactions and better secure your card information.

We promoted 2 CUETS Financial MasterCard campaigns and were able to set up some Members with the MasterCard with the most flexible points program in the world.



HOLIDAY SCAMS TO WATCH FOR

We would like our Members to be extra careful with your e-mail and on-line shopping this holiday season. There has been an increase in scam spam over this past month and some look very legit to the average internet users and on-line shoppers. Such scams include but are not limited to:

Part-Time/Extra Cash

Twitter scams offer dangerous links to high-paying, work-at-home jobs that ask for your personal information, such as your e-mail address, home address and social security number to apply for the fake job.

Low Price Traps

Some on-line shoppers should be cautious of products offered at prices far below competitors. Scammers commonly use auction sites and fake websites to offer too-good-to-be-true deals with the goal of stealing your money and information.

Suspicious Holiday Rentals

During peak travel times when consumers often look on-line for affordable rentals, cyber-scammers post fake holiday rental sites that ask for down payments on properties by credit card or wire transfer.

Fake Gift Cards

Cyber-scammers use social media to promote fake gift card offers with the goal of stealing consumer's information and money, which is then sold to marketers or used for ID theft.

" Help I 've Been Robbed " Scams

This travel scam sends phony distress messages to family and friends requesting that money be wired or transferred so that they can get home.

Hotel and Airport Wi-Fi

During the holidays many people travel and use free Wi-Fi in places like hotels and airports. This is a tempting time for thieves to hack into networks hoping to find opportunities for theft.

PCCU Management, Staff and Board of Directors would like to wish all of our Members and their families a safe and enjoyable holiday season and health and happiness in the New Year. We thank you for your commitment to our Credit Union and look forward to serving your financial needs in 2011!!

PETERBOROUGH PETES DRAW

Remember to enter our free draw for your chance to win two tickets for the next Peterborough Petes home game.

Congratulations to those who have already won this year!

