



peterborough
community credit union

Member Matters

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Interest Rates at an All Time Low

Recent economic projections indicate that interest rates will remain at an all time low level for the next 12 months into 2012, and perhaps beyond. While this is good news for those members who need to borrow money for home loans, and major purchases such as a car; those members who have funds invested in term deposits are seeing lower returns on their money. Your credit union is monitoring rates closely, and must make adjustments to our posted rates that match the activity in the financial markets.

We recognize that each member has different needs, and the staff members at the credit union are pleased to discuss rates and terms with you to try to help maximize the return on your insured term investments. The same is true for those members interested in borrowing money. Our loan officers can customize the best rate and terms for you, based on your current situation and needs.

As this challenging rate environment continues, we will make every effort to balance the needs of all of our members, and keep our credit union growing.

Please join us on Monday
August 29th for



**Member
Appreciation Day**



The deadline to get your new CHIP ATM/Debit card is fast approaching. We will be contacting those members who have not exchanged their old card for the CHIP card by phone or mail as a reminder that the cards must be replaced by October 30, 2011. Any outstanding old ATM/Debit cards will no longer work after this date. We want to ensure all members have access to their funds when needed, so please arrange to come in and get your new CHIP card as soon as possible.

Special Rates for New and Late Model Vehicles

For a limited time PCCU is offering a special interest rate of 3.99% for the purchase of any 2010, 2011 or 2012 new vehicle. If you are thinking of trading in the old car for something new, now is the time to buy. You can come in and get pre-approved for your loan ahead of time, so you can negotiate the best deal when you go shopping. Zero percent interest rates may look attractive, but make sure you check the bottom line to ensure you are not getting charged a higher price or added administration fees. There are no hidden costs when you get your loan at the credit union, just great rates because you are a member!

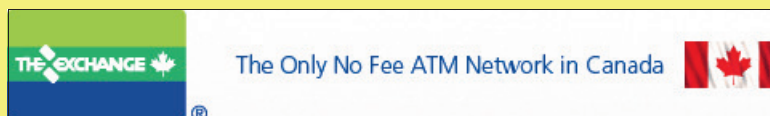
For our members who are looking for late model used cars or trucks, the credit union offers rates as low as 5% for 2008 and 2009 vehicles.

As in previous years the credit union is a sponsor for the Peterborough Lakers. We have been drawing names and giving the winners tickets to Laker games all season. We are coming up on the playoffs and our team is looking good.

Go Lakers!

International Network Access

As of September 30th, 2011 PCCU ATM/Debit cards can be used at ATMs in other countries that display the CIRRUS MasterCard logo instead of the former PLUS network. CIRRUS and MasterCard are recognized worldwide for convenient access wherever members may travel.



PCCU offers our members many ways to access your money through our partnerships with various networks, such as Interac, Cirrus, and The-Exchange, one of the largest nationwide surcharge free networks. Anywhere you travel across Canada and The U.S. just look for the logo pictured above on ATMs and you can withdraw funds without paying a fee at the machine. Not only credit unions participate in this network. HSBC, ING, and National Bank of Canada all participate in The-Exchange which gives members lots of convenient fee free choices all over our great country, and when visiting our neighbours to the south.