



PETERBOROUGH COMMUNITY
CREDIT UNION LIMITED

Member Matters

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THE CREDIT UNION'S ANNUAL MEMBER SURVEY

Our credit union wants to continue to offer products and services that meet our current members' needs and that will continue to attract new members. We are launching an annual credit union member survey in order to attain feedback from our members to help us ensure that our members' financial needs are being met. We would appreciate your input in helping us determine where we can make improvements to satisfy our membership. The survey will be available for one month in our lobby and on our website, pboccu.com, from June 1st 2010 to June 30th, 2010. If you take our survey online you may e-mail us your answers or print off the survey and mail it to us. You are not required to divulge your name but if you choose to do so your name will be entered into a \$70 cash draw as part of our 70 year anniversary celebration. Thank you in advance for your feedback.



REMINDER FOR BUSINESS MEMBERS—GLOBAL PAYMENTS MERCHANT SERVICES

Our merchant card representative from Global Payments joined us at the Credit Union on Member Appreciation Day last month. We wanted to remind all of our business members that we have been in partnership with Global Payments since the beginning of this year. We encourage our members who are looking for more cost effective merchant services or whom are considering introducing these services to their customers, to contact our representative Ross Morgan. Please ask our staff today for Ross' contact information and discuss with him how you can make your business more profitable.

Credit Union Green Initiative

PCCU is endeavouring to be kinder to our environment by reducing paper and envelope usage. Beginning on July 1, 2010, one way this will be done is by discontinuing the mailing of renewal notices for short term GICs; those that have a renewal period of less than one year. These GICs are set to automatically renew upon the due date at prevailing interest rates. For those members who receive a monthly statement, your short term GIC will now appear on that statement. If you do not receive a monthly statement, but have a GIC, a statement will be printed in the month activity occurs on that GIC. All GICs show on the account summary for online banking. If members prefer to use online banking only and do not need to have a monthly statement printed, please call us at 748-4481, and we can stop the statement from printing. In addition to being environmentally friendly, PCCU will be able to save on costs, which will allow the credit union to keep member fees low.

MONEY SAVING OPTIONS FOR MEMBERS

Costs for overdrawing your account can mount up quickly. As a reminder, the processing cost of paying an overdraft is \$25.00 per item. If an item is returned, the fee is \$35.00 per item. These fees cover the cost the credit union is charged for special handling of overdraft items. It is important to monitor your account balance carefully to make sure funds are available to pay cheques or automatic withdrawals. An easy way to keep track of your account is to sign up for online or telephone banking with the credit union, which is available 24 hours a day. You can check balances, view cancelled cheques, transfer funds and pay bills. Contact Jenni at 748-4481 to sign up. If you do not already have an overdraft line of credit you may want to consider applying for one. At a cost of only \$2.00 per month, you can ensure you have coverage, should an error overdraw your account. Contact Karen, Marg or Maggie to apply. If you currently have a Plan 24 savings account, funds will automatically transfer to cover any overdrafts of your chequing account at a minimal cost of only \$4.00. Funds in other savings accounts do not automatically transfer, so you might want to consider keeping a balance in a Plan 24 account. Your credit union is here to help make your everyday banking easy.

CONSTRUCTION AT THE CREDIT UNION

On June 1st, construction will start on a new landscaping design to update the look of our credit union building. We appreciate the patience of our members during this process and apologize in advance for any inconvenience. We are confident everyone will be pleased with the results.

PCCU Sponsors Little Lake Musicfest

Once again our credit union is a proud sponsor of this year's Little Lake Musicfest (formerly known as the Festival of Lights). Our night of sponsorship this year is **Wednesday, August 25th** and the performer that night is **Michael Kaeshammer**. The festival begins this year on June 26th and the last concert is being held on August 28th. Please join us on August 25th for a free night out and a show of support for a sponsored community event!

CONGRATULATIONS TO THIS MONTH'S \$70 DRAW WINNERS, BARRY & JOAN HALES.

Please join us
for a treat on
Member
Appreciation
Day
Monday,
June 28th

