



PETERBOROUGH COMMUNITY
CREDIT UNION LIMITED

Member Matters

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Debit Cards Remain Safe Payment Method

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In lieu of recent debit card skimming that occurred locally and the media coverage of this incident, we want to reassure all of our members that using a debit card remains a safe payment method. We have fielded a number of members' phone calls and in-person inquiries regarding their accounts and whether or not they should be concerned. Like most other local financial institutions, our Credit Union was

affected by this recent fraud. However, we were able to contact all affected members promptly to resolve the situation. If we become aware that a member's card may have been compromised, we cancel their ATM card immediately and contact them and ask them to verify their account transactions and come in for a new ATM card. The best way to protect yourself from this type of

fraud is to protect your pin number and make it part of your routine to check your account transactions to your receipts. If you notice any discrepancies, notify us immediately. Your accounts can be checked 24 hours a day/7 days a week either using telephone or online banking. And your card can be cancelled anytime by calling:

1-877-764-3693.



ATM MACHINE

Coming Soon

To serve you better, in the upcoming weeks we will be having an ATM machine installed at our Credit Union. This machine will be a combination ATM/night depository.

New Home Loan Choices for Members

Whether you are buying new or refinancing your home, your credit union now has some new options to help you. For homebuyers, you can now apply for a mortgage with as little as 5% for your down payment. PCCU offers mortgage insurance provided by Genworth Financial that will be included in your loan, so you do not have to pay extra cash up front. Your credit

union does not charge an application fee for mortgage loans, which also helps with cost savings.

Previously if members wanted to refinance they had to pay lawyer's fees. Now, PCCU has a low flat fee program that allows you to process your application and sign your final mortgage documents at the credit union, or at your convenience from your

home. We still offer our mortgage loan rate match, so if you want to refinance to pay off other bills or make some home improvements, we can give you the best rate on a fixed term mortgage.



Direct Play and Win Sweepstakes

For the month of November, every time you use your MemberCard debit card for a direct payment transaction, you will automatically be entered in a draw for a chance to win a cash prize. The prizes will consist of a cash prize of \$500.00 per week,

for a total of four weeks, for each province. The winning day and time will be randomly drawn each week. Contact Karen at the Credit Union if you require full contest rules and regulations. Good luck!!

Peterborough

Petes Draw

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

TFSA Contributions for 2009

Tax Free Savings Accounts are a great way to set money aside and earn investment income tax free. There are no restrictions as to what your TFSA savings can be used to purchase. The maximum contribution for 2009 is \$5000 and unused contribution room is carried forward each year. We offer both fixed and variable terms and can even set up weekly, bi-weekly or monthly contributions from your Credit Union account to your TFSA. Keep in mind however, that it is your responsibility as the TFSA holder to ensure that your maximum contribution limit is not exceeded.