



**PETERBOROUGH COMMUNITY
CREDIT UNION LIMITED**

Member Matters

Volume 1 Issue 4

April 2009

Lower Mortgage Rates Mean More Savings

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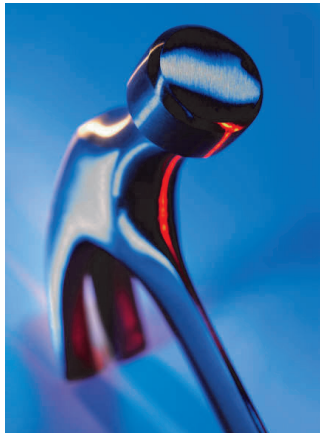
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Your credit union has lowered mortgage loan rates. Members can take advantage of opportunities in the current buyers market to purchase a home, or borrow funds on your existing home to make home improvements and take advantage of the government tax credit of up to \$1350.00. Although home sales in March of this year

were lower than last year, real estate professionals are saying that interest is picking up as it always does in the spring, and now is the time to start shopping for your new home. Spring is also the time when we get out our tools and garden equipment and begin working on our homes. To reward our members who currently

have a chequing and savings account with the credit union, PCCU is offering even more mortgage loan rate discounts when your loan application is approved. It pays to have your accounts at the credit union.



Updated Bill Payment List

In a review of our bill payment system online, we observed that the process to add new vendors to the list was inconvenient for members. Previously, a member would have to call the credit union if they needed a vendor they wanted to pay added to

the online list. We have worked with our data provider to correct this and we have made the entire bill payment list for the province of Ontario available online. This means you will now have over 1300 vendors to choose from. You can search by

name or click on the drop down arrow to view the entire list. If you still do not see the company you would like to pay, call us and we will make every effort to get them on the list. Out of Province vendors are also available.



New Special Savings Account Features For Members

Are you one of those people that likes to keep your money in separate places to save for different things, like your vacation, or the dreaded future taxes, or Christmas spending money? Your credit union can now offer you a separate savings account, under your existing account number, and we can even name it for you. In the past if you wanted to save for something special we had to open a whole new account number. Now you can have all of your different accounts under one number. If you currently are using more than

one account number to separate your savings and would like to consolidate your accounts call Karen at 748-4481 and she can assist you in setting this up. If you would like to set up a new special savings account let Karen know. You can call or come in and see us. We are always happy to see our members. Many members currently have separate share account suffixes with a zero balance showing on their accounts. These were set up to process dividend posting and were automatically opened

when a someone became a new member. The credit union is working on a better way to pay the annual dividend on shares, so we are no longer opening the S05 share accounts, and we will be removing those accounts that do not have a balance. These accounts did not pay interest. If you have been using your S05 as a special savings account and want to keep it open, just let us know. If you want to move your funds to an interest bearing special savings account, we can assist you.



Have you seen the ads for those big banks that let you round up your debit purchases and have the excess change deposited to your savings account? Guess what? Your credit union also offers

Save It Up!

this easy way to help you save. You will need to complete a simple sign up form and let us know how much you want to round up; to the next dollar, five dollars or ten dollars. You will be amazed at how fast your savings will add up. If you set up

your funds to go to one of your special accounts such as a vacation or Christmas account, you'll be surprised how fast you can meet your goal. We may be smaller but we can still offer our members big ideas to save. for your future.

New Financial Planning Tools Available

Life is complicated and sometimes it helps to talk to someone else about your financial goals. It can also be helpful to give yourself a head start by making some quick calculations on your own. Now, members can click on the **Life Events Planner** icon on the home page of our website at www.pboccu.com.

This new page offers planning tips for all of the important financial events in your life. It also offers dozens of easy to use calculators to help you achieve your goals, including saving for retirement, and payment costs for home, auto or other large purchases. It's definitely worth a look.

