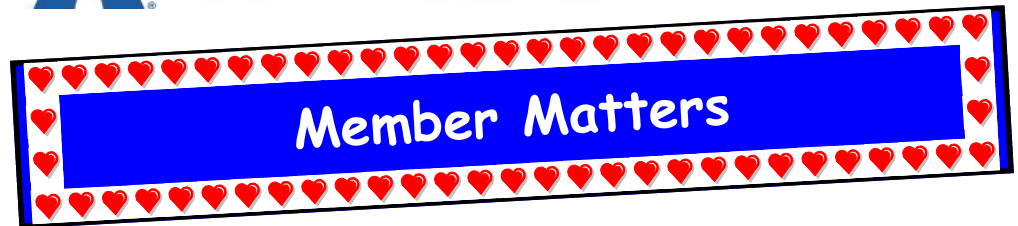




PETERBOROUGH COMMUNITY
CREDIT UNION LIMITED



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We will be closed on Monday, February 15th for Family Day



TAKE ADVANTAGE OF GOVERNMENT APPROVED SAVINGS PLANS

RRSP'S

The RRSP deadline for the 2009 tax year is fast approaching (March 1st), so now is the perfect time to contribute what you can to reap the benefits of this tax sheltered investment. The total amount of contributions to your RRSP can be deducted from your gross income, thus reducing the amount of income tax you would normally have to pay. If you don't normally have to pay income tax, you could possibly increase the amount of your refund, while planning for your future at the same time. If you do not have the extra funds to contribute before this year's deadline, you may want to consider applying for an RRSP loan with our loan department. **We are currently offering a 12 month RRSP loan at just 5% interest.** If you do not yet have an RRSP account, John, Marg or Karen would be more than happy to help get you on your way to reaching your retirement goals.

TFSA's

The Tax Free Savings Account is a registered savings plan introduced by the government on January 1st of 2009 and is available to all Canadian residents 18 years of age or older who have a valid Social Insurance Number. The TFSA's differ from RRSP's in that they are tax free when withdrawn and there are no restrictions on the way TFSA funds may be used. The maximum contribution limit for 2009 was \$5,000 and any unused contribution room may be carried forward to 2010. Our Credit Union is an issuer of these TFSA's and many of our Members are taking advantage of this tax free savings plan. We offer variable and fixed rate TFSA's and we can set you up with an automatic transfer right from your account to a variable rate TFSA. We are here to help you meet your financial needs, so come by the Credit Union to discuss your options with one of our staff members or give us a call at 748-4481.

WE ARE PLEASED TO INFORM YOU THAT THERE WILL BE NO SERVICE FEE INCREASES FOR 2010!

MEMBERS GIVEN A CHANCE TO WIN \$70

In celebration of the Peterborough Community Credit Union's 70th year, we will be giving one lucky Member per month the chance to win \$70. Every month for the entire year a name will be drawn from our membership list and the winning Member will receive a \$70 deposit to their account. Thank you to all of our dedicated Members in helping the Credit Union serve the Peterborough community for so many years, and to our newer Members for giving us the opportunity to help you with your financial needs. Congratulations to our first winner of the year, Jillian Trotter. Good luck to all!

STAFF CHANGES

In order to meet the changing needs and expectations of our Members, we have created two new positions within the Credit Union. We have noticed a steady increase in our Member's borrowing needs and have therefore created a new position in our loans department. Karen is now trained as our new Financial Services Officer and to avoid having to hire in new staff, Jenni has taken over Karen's previous position as the Credit Union's Secretary and is now our new Member Services Representative.

P.C.C.U.'s 70th ANNUAL MEETING

We have changed the date of our annual meeting this year from the month of February to Monday, April 12th, 2010. We are hoping the nicer weather will encourage an even larger turnout than in previous years! We will keep you informed on more details of the meeting as the date approaches.

HELPING THOSE IN NEED

The Peterborough Community Credit Union has made a contribution to the Co-operative Development Foundation of Canada (CDF) in response to the horrific earthquake in Haiti. CDF is the charity of choice for Canadian co-ops and credit unions as it raises money to support the development of co-ops and credit unions in Africa, Asian the Americas, and Eastern Europe. These co-ops and credit unions have been proven to be effective

in helping poor people work their way out of poverty. The CDF is currently working in partnership with the World Council of Credit Unions to extend financial services to Haiti's 175 credit unions and the nearly half-million members that they serve.

If you would like to make a donation to help with the disaster in Haiti, we have posted a direct link on our website to the Canadian Red Cross Haiti Earthquake Fund. www.pboccu.com

Global Payments Meet-and-Greet

Wednesday, February 24th from 5:30—7:30
Business members can drop in, enjoy refreshments and meet with a Merchant Card Services Representative. You can ask any questions you may have regarding credit and debit card electronic transaction processing and the introduction of chip cards.

**Member
Appreciation Day
Wednesday,
February 24, 2010.**

**Please join us for coffee and
cookies**