



**PETERBOROUGH COMMUNITY
CREDIT UNION LIMITED**

Member Matters

Volume 1 Issue 9

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Welcome Back Students

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We wish to take this opportunity to welcome all students back to school and wish you a safe and successful year. At PCCU, we offer a student chequing account for full time students age 16 or older who are attending high school, college or university. This account has a low monthly fee of \$3.00, which includes 50 free ATM/POS transac-

tions per month and unlimited free online bill paying. Students under 18 must have a parent as joint owner on the account. To open the account, we require proof of enrolment in a high school or post secondary institution. Opening this account is a perfect way to build a relationship with your Credit Union. We offer services to

serve your life long financial needs. Also, check out our NCharge link on our website for information on a variety of topics, money management calculators, articles written by teens and more.

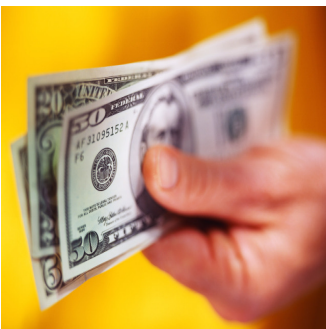


U.S. Cash Notice

In order to provide you with the best service to meet your needs, we request that you contact the Credit Union office prior to coming in for U.S. cash amounts lar-

ger than \$2,000.00 or if you require \$100.00 denominations. There are times when we need to place an order for U.S. cash for a member and in these instances

we may require two weeks notice to guarantee that we are able to provide you with the amount or denominations you require.



MasterCard Chip Cards

If you have received in the mail a new MasterCard Chip card, bring it with you the next time you come to the Credit Union and we can assist you in changing your PIN number. Be sure to bring with you the PIN number you received from Credit Union MasterCard. Changing your PIN number will only take a minute or two of your time and then you will be ready to use your chip card at one of the many retailers who have updated their systems to accept

the new cards. Merchants in Canada are required to migrate their Credit Card terminals to accept chip cards by 2015, however, many have already made this change. ATM machines are scheduled to be updated by 2015. Chip cards offer a higher level of encryption than magnetic stripe cards. They are only half inserted into the terminal, which protects them from being double swiped.

If you do not currently have a Credit Union MasterCard, watch for The Great Gas Giveaway Campaign from October 1—November 25.

If you are approved for a card during this period, you could win a gas gift card or even free gas for a year as well as a donation in your name to the United Way in Peterborough.

Member Appreciation



At Peterborough Community Credit Union we appreciate our members loyalty to us. We are proud to serve our long term members and look forward to helping new members meet their financial needs as well. Since April of this year we have been hosting

monthly Member Appreciation Days as a small thank you to our members for their business. **Our next Member Appreciation Day will be held on September 28, 2009.** We hope that you can join us on that day for a *well deserved treat*.

Peterborough Petes Draw

This year we will once again be holding a free weekly draw for a pair of tickets to the Peterborough Petes home games. Be sure to fill out a ballot when you are in for your chance to win. The Credit Union is a proud sponsor of the local Peterborough Petes hockey team and wish them a very successful year.

Go Petes!

Home Renovation Tax Credit

Are you tired of looking at your out of date kitchen? Have you always wanted to transform your dreary basement into a beautiful recreation room? Now is the perfect time to contact your Credit Union for a home renovation loan. Lending rates are great right now and with the added

tax advantage you will receive from the home renovation tax credit, your dream renovation can easily become a reality. There is still time to take advantage of the home renovation tax credit. Call the Credit Union today to make an appointment with John or Marg in our loan department.