



**PETERBOROUGH COMMUNITY
CREDIT UNION LIMITED**

Member Matters

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New High Ratio Mortgage Options

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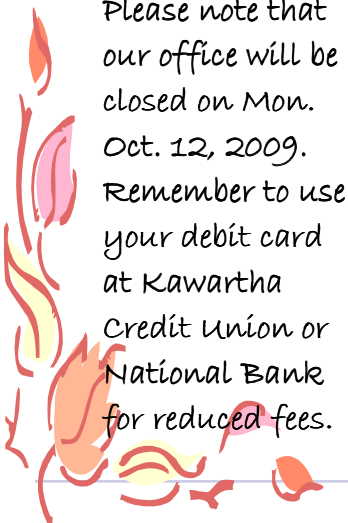
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We are very pleased to announce that as of October 1, 2009, we will be able to offer our members a mortgage with as little as a 5% down payment.

We are partnering with Genworth Financial who will be insuring these high ratio mortgages. Genworth has a number of products available that will enable us to better meet our members homebuying needs. If you are thinking of

buying a new home or have a mortgage at another financial institution that will soon be coming up for renewal, contact our mortgage department. We will work with you to find a mortgage option that is best for you. We are very excited to be able to offer our members a wider number of mortgage choices and to offer assistance in a very timely manner. One of the exciting benefits

of a high ratio mortgage insured by Genworth is their Homebuyer Priviledge Program. Genworth has teamed up with major suppliers to offer qualifying homeowners discounts on moving expenses and home related purchases including moving van rentals and appliances. Call John or Marg in our mortgage department at 748-4481 for more information today.



Please note that our office will be closed on Mon. Oct. 12, 2009. Remember to use your debit card at Kawartha Credit Union or National Bank for reduced fees.

If you are not sure how to go about saving for a down payment, we can help. Your savings options vary depending on how soon you are looking at buying a home. With our new high ratio mortgages, you may be more ready than you think. One savings idea includes transferring a

portion of each pay into a savings account. Another option is to take advantage of the federal government's Home Buyers Plan. This option allows first time home buyers to withdraw up to \$25,000 from RRSP's purchased after Jan. 27, 2009 tax free to buy a home.

Keep in mind this money needs to be paid back within 15 years. Also, in addition to your down payment, be sure you have saved an additional 1.5% of the purchase price to cover lawyers fees, taxes, moving fees, etc.

Saving for a Down Payment

Happy Credit Union Day/Co-op Week

October is a very exciting month for Credit Unions both locally and internationally. It is a time to focus on the many contributions credit unions make to their communities and their commitment to putting members needs first. This year we will be joining Credit Unions and Co-operatives worldwide in celebrating Credit Union Day on October 15 and Co-op Week from October 11-17.

The theme for this year is “Your Money, Your Choice, Your Credit Union.” Credit Unions have remained a strong and safe alternative to traditional “big banks” even through difficult economic times. They are able to handle all of your financial needs, from savings accounts, loans, mortgages and investments to 24 hour access to your accounts via internet and tele-

phone banking and ATM cards. They develop lifelong trusting relationships with their members, who also have a say in all aspects of their Credit Union. Credit Unions give back to members and their communities and the advantages of being a member are countless. Join us in celebrating your part of this dynamic organization. We appreciate your support.

Our Commitment to the Community

Peterborough Community Credit Union is very proud to support a number of organizations in the Peterborough area and October is a great time to apprise you of some of them. Annually we support both the Peterborough Summer Festival of

Lights and the Festival of Trees. We also annually support both the Peterborough Petes and Peterborough Lakers. Earlier this year, we sold daffodils for the Canadian Cancer Society and participated in fundraising for the Five

Counties Children’s Centre. Last month we hosted two Coffee Break days to fundraise for our local chapter of the Alzheimer Society and this month we are collecting change for Breast Cancer Research.

Peterborough Petes Draw

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

Good Luck!!

Remember October 1—November 25, Credit Union MasterCard is having the Great Gas Giveaway. Apply for a MasterCard during this period for your chance to win a gas gift card or free gas for a year as well as a donation in your name to the local United Way.