



PETERBOROUGH COMMUNITY
CREDIT UNION LIMITED

Member Matters

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PCCU Celebrates 70 Years

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2010 is an exciting year for us at Peterborough Community Credit Union. Our member owned organization has been serving the Peterborough Community for 70 years. Our story began in 1941. At that time, we had 39 members, some of whom still bank with us. During this first year, of our 39 members, we had 8 borrowers totaling \$834.00 and assets totaling \$432.00. We have grown to

over 4500 members and assets totaling over \$36 million. We still offer the same services we did 70 years ago, but our product lines have changed through time to meet our members' needs. We continue to offer the one on one personal service that our members rely on. For those people who prefer more flexible electronic banking methods we offer telephone, on-line, electronic and

ATM/debit options as well, thus providing exceptional services to meet everyone's needs. Our biggest compliment from our members is the many member referrals that we have received through the years to help us to grow stronger. Thanks for your patronage and watch in 2010 for various events we have planned to celebrate our 70 years with you!!

PCCU's New ATM Machine/Night Depository

We have had a lot of positive feedback on our new ATM machine/night depository. There are just a few housekeeping items we'd like to clarify. If you wish to make deposits using our new ATM machine, you require either an ATM

card or a key to the night depository. Deposits are held until verified on the next banking day, at which time generally, if nothing out of the ordinary is evident, the holds will be released. Our standard cheque hold

policy still applies. Our members can use their PCCU ATM card in our ATM machine absolutely **free of charge**. Also, please feel free to ask our staff for assistance in using the machine if required.



Global Payments Partnership

PCCU has partnered with Global Payments to offer our business members a new payment processing solution. Global Payments provide a range of Point of Sale devices to meet member needs, including stand alone terminals and mobile payment devices. They also offer convenient payment options which are customized based on the needs of

our business members. Their representatives will help you decide on the most efficient and cost effective solution for you. They provide 24 hour a day, 7 day a week technical and customer support. Early in the New Year, our business members will be receiving a letter in the mail outlining this new partnership.



Thank you to all of our members for the many cards, treats and well wishes we received over the Christmas Season.

Member Appreciation Day

Thanks to Johanna from Dreams of Beans for donating the delicious homemade cookies and coffee for our Member Appreciation Day

held in December. Please join us for our next Member Appreciation Day on January 27, 2010.

Peterborough

Petes Draw

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

Special Limited Time Mortgage Offer

There is no better time than the start of a New Year to take a look at your finances and look for ways to improve your financial situation. With the Christmas season behind us for another year, you may find yourself with some new bills including balances on high interest Credit Cards. Why not consider consolidating your debts into one easy

payment which will enable you to have more money in your pocket for living expenses, entertainment and personal savings as well? It would also be a great time to borrow a little extra money to renovate your home or perhaps take a trip to beat the winter blahs. At PCCU, we want to help you to have a financially stress free year in 2010. As a re-

sult, we have a very **special offer** available to **members only**. For a **limited time**, members can consolidate your debts by refinancing your existing PCCU mortgage, even if your mortgage is not up for renewal **without** paying a penalty. Contact our loan department today for more information.