



PETERBOROUGH COMMUNITY CREDIT UNION LIMITED



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As we look back at 2009, Peterborough Community Credit Union has gone through a number of changes in order to serve our members better. Here are some of the highlights:

Tax Free Savings Accounts with both variable and fixed terms became available in January.

We supported Home Grown Homes by approving a mortgage on the 220 Edinburgh St. Project.

We developed a partnership with Habitat for Humanity.

We eliminated ATM/POS fees for rainbow ac-

count holders (age 60+).

Special rate RRSP loans were offered.

New business account types were created to better serve new and existing business members.

We launched a new, updated website.

Member Appreciation Days became a monthly event.

New special savings accounts were created to offer members an alternate way to save.

Our Bill Payment list was updated to include hundreds of vendors.

We participated in a Mentoring Program and hosted Buyanbat Khashbaatar from Mongolia.

We lowered ATM/POS limits to help combat debit card fraud.

We improved our security system by installing digital technology.

We switched to automatic posting of EFD's and EFW's.

We partnered with Genworth Financial to offer High Ratio Mortgages.

We installed an ATM machine.



A Look Back at 2009

New ATM/Night Depository

We are thrilled to announce the installation of our new ATM machine. Our new machine is a combination ATM/Night Depository and we are the first Credit Union in Canada to have this de-

sign. This new machine offers members the convenience of 24 hour access to their accounts/7 days a week at NO FEE. Member deposits will be processed the next banking day and holds

will be removed after deposits are verified. If you are interested in the night depository option, please see our staff for a key and instructions.

## Online TFSA Deposits

We have updated our online banking so that members can transfer funds from your chequing or savings account to your variable Tax Free Savings Account. The minimum required balance to start a variable TFSA is \$25.00. Once set up, you can add funds to your TFSA online in whatever increments you choose. Remember that it is your responsibility to make sure that you do not exceed the maximum contribution amount per year (\$5,000 for 2009). Any contributions in

excess of the maximum contribution will result in a penalty tax of 1% for each month that you have the excess amount. TFSA's are a great savings tool which enable you to earn interest tax free. We are currently paying 1.25% on variable TFSA's.

Inquire today!!



## 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 and congratulations to those who have already won tickets!*

## CUPA Professional of the Year Award

At the CUPA Conference in Toronto held in early November, John Potts, Credit Manager for PCCU was awarded the CUPA Professional of the Year Award. This award recognizes Credit Union Professionals who show exemplary lead-

ership and service to Credit Union members and the community they serve. John was recognized for over 35 years of commitment to PCCU and the community.

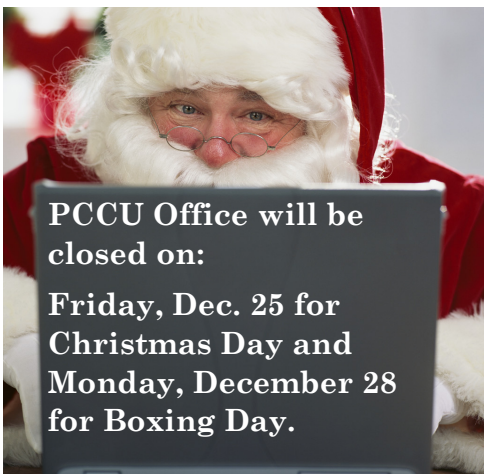
*Congratulations  
John!*

## Member Appreciation Day

*Join Us for a Treat  
For Member  
Appreciation Day*

*On*

*Dec. 21, 2009.*



**PCCU Office will be closed on:**

**Friday, Dec. 25 for  
Christmas Day and  
Monday, December 28  
for Boxing Day.**

*PCCU Management, Staff and Board of Directors would like to wish all of our members and their families a safe and enjoyable holiday season and health and happiness in the New Year.*

*We thank you for your commitment to our Credit Union and look forward to serving your financial needs in 2010!!*