

CU BOND

UNTIL NOVEMBER 16, 2011



4 YEAR GIC

Registered Investments (cashable)
Non-Registered Investments (non-cashable)

Annual Rates:

\$500 - \$49,999	2.25%
\$50,000+	2.50%

CASHABLE CU BOND ACCOUNT

Non-Registered Investment
Cashable anytime after December 31

1.05%

5 YEAR GIC ESCALATOR

RRSP Investments (cashable)
Non-Registered/TFSA Investments
(cashable after the first year)

Annual Rates:

5th year	6.00%
4th year	2.00%
3rd year	1.50%
2nd year	1.00%
1st year	0.75%

Deposits insured by Deposit Insurance Corporation of Ontario

www.dico.com

phone: 1.800.268.6653

CELEBRATING

40 YEARS

ANNUAL GENERAL MEETING
EDUCATION CREDIT UNION

Tuesday, November 29, 2011 — Concordia Club, Kitchener

Plan to attend this year's meeting for a country style meal of wiener schnitzel and grilled chicken. Reserve your ticket by November 18, 2011 by contacting your branch. **\$10 members/non-members.**

RECEPTION	5:45 pm
DINNER	6:30 pm
MEETING	7:45 pm

Door Prize \$400

Winners must be present to claim their prize.

Please note: We are seeking membership approval to repeal the existing general by-laws of the Education Credit Union and replace with new general by-laws. For a full copy of the document, please refer to www.ecusolutions.com. In addition, a full copy of our financial report is available online or through your branch.

Apply by fax, online, mail or in person.

Quick and Easy Application

Simply complete the stocking stuffer application form. We must receive the application by December 16, 2011. Your stocking stuffer loan will be processed quickly so you can start your Christmas shopping right away!

It's Easy

Payroll deduction, automatic transfer from your credit union account or another institution.

Convenient payments

Guaranteed fixed rate for 1 year

Take advantage of this excellent rate! Catch up on summer expenses, consolidate some bills, use it for holidays or invest it in an RRSP.

Not only for Christmas!

Borrow up to \$3,000 per member

T: 519.623.2211

Cambridge, ON N1R 7L6
117-73 Water Street North

Cambridge

T: 519.772.3050

Waterloo, ON N2L 6R6
103-340 Hagey Boulevard

Waterloo

T: 519.742.3500

Kitchener, ON N2C 2S9
6-51 Ardet Avenue

Kitchener

Now available until December 16, 2011

STOCKING STUFFER LOAN

6.95%



Stocking Stuffer



EDUCATION CREDIT UNION

Education Credit Union Limited
STOCKING STUFFER LOAN APPLICATION

6.95%

Fixed rate for 1 year

Date:
Member Number:

<input type="checkbox"/> \$500	<input type="checkbox"/> \$1,000	<input type="checkbox"/> \$1,500	<input type="checkbox"/> \$2,000	<input type="checkbox"/> \$2,500	<input type="checkbox"/> \$3,000
<input type="checkbox"/> \$10 wkly	<input type="checkbox"/> \$20 wkly	<input type="checkbox"/> \$30 wkly	<input type="checkbox"/> \$40 wkly	<input type="checkbox"/> \$50 wkly	<input type="checkbox"/> \$60 wkly
<input type="checkbox"/> \$20 bwkly	<input type="checkbox"/> \$40 bwkly	<input type="checkbox"/> \$60 bwkly	<input type="checkbox"/> \$80 bwkly	<input type="checkbox"/> \$100 bwkly	<input type="checkbox"/> \$120 bwkly
<input type="checkbox"/> \$44 mthly	<input type="checkbox"/> \$87 mthly	<input type="checkbox"/> \$130 mthly	<input type="checkbox"/> \$174 mthly	<input type="checkbox"/> \$217 mthly	<input type="checkbox"/> \$260 mthly

Note: If your payment is to be payroll deducted, do you want your current deduction increased or to remain the same

We must receive your application by December 16, 2011. Weekly (wkly), biweekly (bwkly) payments commence the first eligible pay after the loan is approved. Monthly payments (mthly) commence the 1st of the month after the loan is approved. **Life Insurance is not offered on this loan. Stocking Stuffer Funds may not be used to pay down or pay out existing loans at the Education Credit Union.**

Please complete the application in detail so that we can process your request as quickly as possible.

Tell us about yourself:			EIN #		
Your first name, middle initial, last name			Date of Birth (D/M/YY)		Social Insurance Number
Co-applicant's first name, middle initial, last name			Date of Birth (D/M/YY)		Social Insurance Number
Address			City		
Province		Postal Code	Length of Time		Telephone Number
Your Employer		Position	Annual Income		Length of Time
Spouse's Employer		Position	Annual Income		Length of Time
Your School/Department (if employed by an educational institution)					Work Phone

Financial Information:

Assets					Liabilities			
	Where	Value			Description	Where	Balance	Payment
Real Estate					Mortgage/Rent			
					Taxes			
Vehicles	Year	Make	Model	Value	Loans			
					Line of Credit			
Investments	Type	Where		Value	Credit Cards			
Other					Other			

I/We declare that there are no other debts outstanding other than those listed above. I/We authorize the Credit Union to obtain personal and credit information regarding me/us and to furnish to other credit grantors and any credit bureau the particulars of this application. For value received, I/we promise to pay the sum requested above to the Education Credit Union Limited at the terms and conditions indicated above.

Dated at _____ Ontario this _____ day of _____ 2011.

Applicant's Signature _____ Co-applicant's Signature _____ Member # _____

Disbursement - Upon approval of my/our loan, I/we would like to make the following arrangements:

Deposit to my/our credit union account# _____ I will pick up a cheque _____ Send a cheque to: _____ Call me at: _____

Date

Amount	Type	Sub	Code	Member #	Effective Date
	LPF		w		Prepaid Date
			dfs		Cheque #
			cw		Lending Rep Initial
					Payroll Deduction
					Multi _____ Equal _____
					Transfer from account _____ AFT _____