

CU REP MEMO

April 2010

Education Credit Union

Education Centre

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EDUCATION CREDIT UNION

Thinking of ...

Renewing
your
mortgage?

Scaling
down?

Using the
equity in your
home?

Buying
a home?

Trading
up?



Are you thinking of purchasing your very first home? Perhaps you already own one and you'd like to use the equity in your home or maybe you are renewing your mortgage.

The Education Credit Union can help whatever your mortgage needs, with three branches in Kitchener, Waterloo and our recent branch in Cambridge, we have fully capable staff to help you decide what's right for you.

You'll get discounted rates for all new/renewals, and up to 95% financing on new purchases. Your mortgages are pre-approved with a 120 day rate guarantee, and we even offer no-cost mortgage transfers. We make it easy!

(Please post the inclosed poster.)

SPECIAL INVESTMENT RATES

4 year – Non-redeemable

***3.25%**

**\$1,000+

4 year – Non-redeemable

***3.50%**

\$50,000+

- Premium Investment Rate
- Guaranteed for 4 years
- Safe and secure Investment

Registered Investments (RRSP/RRIF) cashable anytime

All eligible deposits to RRSPs, RRIFs, RESPs and TFSAs are fully insured. For further information on deposit insurance, please ask for a brochure at the credit union or call DICO at 1.800.268.6653 or log on to the website at www.dico.com.

* Rates are subject to change.

**Minimum \$500 members aged 25 and under & TFSA/RRSP/RRIF/RESP