

# RRSP SEASON

CU REP MEMO - JANUARY '09

## Education Credit Union

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EDUCATION CREDIT UNION



## A New Way To Save

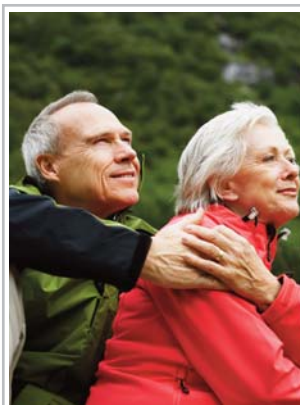
On January 1, 2009 the new Tax-Free Savings Account (TFSA) became available to all Canadian residents age 18 and over. Contributions are limited to \$5,000 per year with contribution limit increases in subsequent years subject to inflation!

Save faster for your retirement, your children's education, a new car or a family vacation without paying tax on your investment income. A Tax-Free Savings Account is another way to accomplish your financial goals.

## Staying Invested

With a market that has recently plummeted, many Canadians are paying more attention to their investments this RRSP season. How will **you** be affected, and what are the best decisions for your future?

Wealth Management will be putting on a seminar titled 'Staying Invested' which will help consumers make important decisions about their investments. Guest Speaker, **Ryan Fitzgerald, Investment Analyst** with the signature global advisors group of CI Investments, has 10 years of investment industry experience. The seminar will be on February 18, 2009 at 6:30PM at the Waterloo Inn. Enclosed is a bulletin with more information. We encourage you to post this for others that may be interested in learning more.



**RRSP Season**  
RRSP DEADLINE: MARCH 2, 2009

- Special Investment Rates
- Wealth Management Services
- Deposit Insurance
- A special RRSP newsletter will be sent to all members and will also be available on our website
- Please view and post the attached bulletin for more information

# INVESTING IN YOUR FUTURE

## Credit Union RRSPs, TFSAs, RRIFs

**RRSP DEADLINE: MARCH 2, 2009**

### **DEPOSIT INSURANCE**

All RRSPs, TFSAs and RRIFs can be 100% insured through the Deposit Insurance Corporation of Ontario ([www.dico.com](http://www.dico.com))

### **REGULAR DEDUCTIONS EARN MORE**

Contribute on a weekly, biweekly or monthly basis from your paycheque to earn more interest and avoid the last minute rush

### **SPECIAL INVESTMENT RATES**

Check our website for interest rate specials

### **WEALTH MANAGEMENT SERVICES**

Talk to one of our Wealth Management Professionals for expert advice concerning your investments, retirement planning, income tax preparation - or for any other financial need

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6-51 Ardelt Ave  
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[www.ecusolutions.com](http://www.ecusolutions.com)



EDUCATION CREDIT UNION

# STAYING INVESTED



GUEST SPEAKER  
RYAN FITZGERALD

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FEBRUARY 18, 2009 AT 6:30 P.M.

WATERLOO INN

475 KING STREET NORTH, WATERLOO, ON  
SALON A & B

*Refreshments Provided*

PLEASE RSVP YOUR ATTENDANCE BY FEBRUARY 4, 2009  
TO JULIE RESTAGNO

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WEALTHMANAGEMENT