

# CU REP MEMO

October 2010

## Education Credit Union

### Education Centre

6-51 Ardel Avenue  
Kitchener, ON N2C 2S9  
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F: 519.742.6072

### TechTown

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Waterloo, ON N2L 6R6  
T: 519.772.3050  
F: 519.772.1063

### Cambridge

117-73 Water Street North  
Cambridge, ON N1R 7L6  
T: 519.623.2211  
F: 519.623.2051

### E-mail

info@ecusolutions.com

### Website

www.ecusolutions.com

### Contact Information

Nancy Hogan  
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EDUCATION CREDIT UNION

## CU Bond

CU Bond season is here!

Please post the enclosed CU Bond poster detailing this important investment information.

Interested members are encouraged to contact their branch to invest or for more information.



## Have Dinner on Us!

The Education Credit Union Annual General Meeting will take place on November 30, 2010 at the Concordia Club in Kitchener. Credit Union Representatives, staff, faculty and guests are invited to attend, free of charge!

For those interested in attending, a \$15 refundable deposit will be required. Please encourage any staff or faculty who are interested in attending to contact the credit union to receive a ticket and reserve their spot for the dinner. Your presence is important. Take this opportunity to play an active role in your credit union's development. We look forward to seeing you there!

## Stocking Stuffer Loan



Catch up on summer expenses, or consolidate some bills. Use it for your holiday Christmas shopping or invest it in a RRSP! The Stocking Stuffer loan is available until December 17, 2010. All members age 16 and over will receive an application (one per household) by mail.

You can also download an application at [www.ecusolutions.com](http://www.ecusolutions.com) and either fax or mail it in.

Please mention this offer at your school/office to advise your fellow peers about this unique loan designed specifically for holiday expenses!



# CU BOND

until November 16, 2010

## 4 YEAR GIC

Registered Investments (cashable)

Non-Registered Investments (non-cashable)

### Annual Rates:

\$500 - \$49,999	<b>2.75%</b>
\$50,000	<b>3.00%</b>

## 5 YEAR GIC ESCALATOR

RRSP Investments (cashable)

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

### Annual Rates:

5th year	<b>5.25%</b>
4th year	<b>3.00%</b>
3rd year	<b>2.50%</b>
2nd year	<b>1.50%</b>
1st year	<b>1.00%</b>

## CASHABLE CU BOND ACCOUNT

Non-Registered Investments (non-cashable)

Cashable at anytime after December 31.

# 1.25%

