



THAMESVILLE WARDSVILLE DUTTON



FALL
2010

In Touch

MEMBER CARD CHIP CARD ISSUANCE



In an effort to combat debit card skimming and the production of counterfeit cards, TCU is transitioning to chip – a new generation of payment card technology. Chip technology provides the card with processing power, allowing the card and the terminal to communicate and carry out additional security checks to ensure the card is valid. The full security of a chip transaction is achieved when a chip debit card is inserted into a chip-capable terminal.

Interac, and MasterCard, have mandated compliance by which all members must be chip enabled. The credit union will contact you to inform of ways to ensure you are in receipt of a chip card.

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CREDIT UNION DIRECT PLAY AND WIN!TM 2010 ANNUAL SWEEPSTAKES

The Credit Union **DIRECTPLAY AND WIN!TM** Sweepstakes is once again coming to credit unions across the country this November.

Nine winners will be picked every week for four weeks in November, with each winner receiving a \$500 cheque. Cardholders are automatically entered for the weekly prize every time they use their credit union Debit Card for an approved INTERAC Direct Payment transaction.

Visit your TCU Branch to obtain the official contest rules and regulations.



TCU WEBSITE

Coming soon... Look forward to our NEW WEBSITE launch.

ARE YOU REAPING ALL THE



AGRINVEST PROGRAM

AgrilInvest is a federal, provincial and territorial government program that helps you, the farm producer, prepare for income declines. To be eligible for AgrilInvest benefits in the program years, you'll need an AgrilInvest deposit account

TCU is proud to support Canadian agriculture and the AgrilInvest Program by offering you our new **AgrilInvest Deposit Account**.

You can open a TCU AgrilInvest account once you receive your AgrilInvest Account Initiation form from Agriculture and Agri-Food Canada (AAFC).

We do not charge account maintenance or transaction fees for your AgrilInvest Account, no matter what your account balance is.

*For more information contact your local branch or call
Jerry Delaey at 519-692-3855 x 105*

GIC MATURITIES

Did you know?

Developing a ***laddered maturities plan*** can be an easy way to help you maximize GIC returns while maintaining a secure portfolio. This proven method of investing (also known as laddering strategy) can help you reduce the risk of interest rate fluctuations and increase your portfolio's overall return.

Laddering maturities can be achieved by:

- Dividing the amount you are planning to invest by 5 (e.g. \$10,000 equals five investments of \$2,000.00 each).
- Equally investing in five GICs of one to five-year terms (e.g. \$2,000 in a one-year GIC, \$2,000 in two-year GIC,...\$2,000. As a result 1/5th of your portfolio will mature each year. This can be cashed, or reinvested for five years at the then prevailing rate. This strategy locks in the portfolio for higher long-term rates, yet also provides liquidity.

It is often difficult to predict future interest rate trends, but laddering maturities provides a strategy for maximizing return while minimizing risk.



REWARDS OF MEMBERSHIP?

OVERDRAFT PROTECTION RATE CHANGE

Overdraft protection is an added service that qualified TCU members have come to rely upon. From time to time, even the most careful people may have a transaction declined or a cheque returned because they don't have sufficient funds available in their account. Overdraft protection is a convenient, affordable, and one of the easiest and most reliable ways to ensure that monies are always available to cover cheques and automated banking machine transactions or interact direct payment purchases.

Overdraft protection makes monies available to you if and when you need them, like a financial safety net. Once you have been approved for a TCU Overdraft Protection, if you run short of monies, your TCU Overdraft Protection will be there to cover you up to your approved limit.

EFFECTIVE AUGUST 1, 2010, THE RATE ON TCU OVERDRAFT PROTECTION'S ARE FIXED AT 18.00%.



MEMBER FEEDBACK IS IMPORTANT TO US!!



If you have any questions, concerns, good news stories, etc. relating to TCU please contact:

**CEO Mauro Ricordi at:
519-692-3855 x 103 or
Email: mricordi@tccu.ca**

GOVERNMENT REMITTANCES

Visit your branch for details on how we can add this convenience to your personal or business account.



Have you recently moved, changed your phone number, or email address?

Contact your branch to ensure your account record is up to date.

PRODUCTS & SERVICES

Residential Mortgages
Agricultural Products
Commercial Products
Personal Loans
Lines of Credit
Home Equity Lines of Credit
Overdraft Protection
Profit Savings Accounts
Regular Savings Accounts
Personal Chequing
Business Chequing
Non-profit Accounts
USD Accounts
Term Deposits/GICs
RRSP Term Deposits
TFSA
Safety Deposit Boxes
Member Card ATM/POS
ATMs
Student, Youth and 60+ Club
Package Accounts
Internet Banking
Multi Branch Banking
MasterCard

Ask about TCU's contribution to the 0-6 Years of Age New Member Account.

FATHER'S DAY POEM CONTEST WINNERS!

Congratulations to:

- **Cameron Brown** – Age 7
- **Josie Payne** – Age 10
- **Mark Ovecka** – Age 12

Winners of \$50 cash and a Tim Horton's gift card for their Dad.



TCU Spotlight

Susanne Walker, Member Services Officer-Retail Lending

Susanne is married to husband Brad and they have two daughters Stephanie and Heather. Susanne joined the credit union in 2007 as MSO / Lender serving the Wardsville and Dutton Branches. From June 2008 to May 2009 Susanne was TCU Wardsville Branch Manager and is very involved in community work in the Wardsville area. To accommodate retail lending volume, in May 2009 Susanne was transferred to TCU Thamesville Branch as Member Services Officer – Retail Lending. *To discuss your borrowing / financial needs Susanne welcomes you to contact her at: 519-692-3855 x 106.*

STAFF ANNOUNCEMENTS - GOOD-BYES AND HELLOS

We bid our Summer Students **Marcie Austin** and **Tracy Donaldson** best wishes as they leave the credit union to return to University.

Best wishes to **Lisa Okkema** in her future endeavours. Lisa spent five years working with TCU members.

Congratulations to **Linda Hogg** on **27 years of service.**

Happily we welcome **Cindy Schieck**, TCU's new Member Services Representative.



UPCOMING EVENTS...

THAMESVILLE BRANCH - FRIDAY, OCTOBER 8, 2010 – 11:00 A.M. **KAREN BEINTEMA author of "SECOND CHANCES"**

Karen, who lives in the Thamesville area, is a TCU Member and former employee of the credit union. Karen writes Christian Fiction and recently had a book published titled "Second Chances". Join Karen for a chance to purchase a signed copy of the book.

Further information is available at: www.karenbeintema.com

COME CELEBRATE INTERNATIONAL CREDIT UNION DAY OCTOBER 21, 2010

Be sure to visit your TCU Branch in celebration of Credit Union Day. Refreshments will be served.



THAMESVILLE WARDSVILLE DUTTON

We welcome your questions and your feedback. Contact us in person, by phone, fax or email:

Thamesville

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Phone: 519.692.3855
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1.866.810.8316

Dutton

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