

## 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 0-10 Years of Age New Member Account.

### 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](mailto:mricordi@tccu.ca)

## TCU Spotlight

### Tracy Donaldson, Member Service Representative Dutton Branch

Tracy Donaldson joined TCU as a summer student in the summer of 2008. In 2011, Tracy graduated from Kings University College at Western University in Management and Organizational studies with specialization in Finance and Administration. After three years as a summer student, Tracy has become a part-time MSR serving the Dutton branch.

Tracy welcomes you to stop into the Dutton branch or contact her at 519-762-6650.

### Tracey White, Financial Service Representative Thamesville Branch

Congratulations to Tracey and Jason White who are expecting the arrival of their second child in February 2012. Big sister Callie is also anxiously awaiting the arrival.

For your lending needs contact Tracey at 519-692-3855.

## STAFF ANNOUNCEMENTS - GOOD-BYES AND HELLOS

### THANK YOU 2011 SUMMER STUDENTS!

We would like to thank our 2011 summer students; **Marcie Austin**, **Brittany Ewing**, and **Caitlin Tomczyk** for their help this summer. Marcie is enrolled in the Medical Laboratory Science program at St. Clair College in Windsor. Caitlin is also at St. Clair College in Windsor taking the Business Administration and Finance program. Brittany is enrolled at the University of Windsor for Business Administration and will be employed at TCU as a part-time MSR during the school year. We thank you all for a great summer and wish you all the best in your future endeavours.



THAMESVILLE WARDSVILLE DUTTON

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

Thamesville	Wardsville	Dutton
84 London Rd. Thamesville, ON N0P 2K0 Phone: 519.692.3855 1.866.810.8317 Fax: 519.692.9532 1.866.810.8318	1789 Longwoods Rd. Wardsville, ON N0L 2N0 Phone: 519.693.9936 1.866.810.8315 Fax: 519.693.9937 1.866.810.8316	207 Currie Rd. Dutton, ON N0L 1J0 Phone: 519.762.6650 1.877.322.7750 Fax: 519.762.6629 1.888.322.4004

Hours of Operation: Monday–Thursday 9:00 a.m. – 4:00 p.m. and Fridays 9:00 a.m. – 6:00 p.m.

Email: [info@tccu.ca](mailto:info@tccu.ca) • [www.tccu.ca](http://www.tccu.ca)



THAMESVILLE WARDSVILLE DUTTON



## TCU NEWSLETTERS

We would like to inform our members that this will be the last newsletter mailed, due to increasing mail costs. The seasonal newsletters will still be published and available for pick up at any branch office, as well as electronically accessed from our website [www.tccu.ca](http://www.tccu.ca).

If you wish to have the newsletter emailed to you, please provide a staff member with your email information.

### Inside this issue

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## TEACH YOUR CHILDREN THE VALUE OF MONEY!

And we'll do our part too!

### UPSTART PLAN (NEW MEMBERS 0-10 YEARS)

In order to promote our "Teach Children to Save" initiative, effective November 1, 2011, we have increased the age of our Upstart Plan from 0 – 6 years to **0 – 10 years!!**

When a new Upstart Plan is opened TCU will contribute **\$5 for the share balance and \$5 into the savings account.**



**ALSO A CHANCE TO WIN A \$500 RESP!!**

Every **NEW TCU Upstart Plan Account** opened during the period November 1, 2011 to December 22, 2011 will automatically be entered in a draw to **win a \$500 RESP**. Official Rules are posted in TCU Branch Offices or on TCU website [www.tccu.ca](http://www.tccu.ca)

Take advantage of this wonderful opportunity and open a TCU Upstart Plan Account for your littlest loved one!!

# ARE YOU REAPING ALL THE REWARDS OF MEMBERSHIP?

## Interested in Becoming a TCU Director?

### WE REQUIRE:

- **2 Directors** to serve for a 3 year term  
January 11, 2012 – January 2015
- **1 Director** to serve for a 1 year term  
January 11, 2012 – January 2013

*Directors will be elected during our 57th AGM.*

Every member/owner of the Credit Union is welcome to run for our Board of Directors. As a member of the Board, you have a strong voice that will establish corporate objectives and policies. The Board's primary responsibility is to act in the best interests of the membership.

Director Nomination documents are available at any branch of the credit union and our website [www.tccu.ca](http://www.tccu.ca)

*Let your voice be heard at our 57th Annual General Meeting!*

**Date:** Wednesday, January 11, 2012

**Time:** 7:00 p.m.

**Location:** Thamesville United Church  
107 Elizabeth Street  
Thamesville, Ontario



*Vote for your Thamesville Community Credit Union Board of Directors at the Annual Meeting. Every vote counts!*

## TCU Has DOUGH for Your HO, HO, HO!

*TCU is pleased to announce that its Stocking Stuffer Loan Campaign has returned!*

Effective December 1, 2011 to December 31, 2011, TCU is offering its Stocking Stuffer Loan featuring a low interest rate, no payments until February 2012, and convenient payment options. Borrow up to \$5000 per member (minimum \$1,000). It's the perfect alternative to using your credit cards or interrupting your current cash flow. Now you can enjoy the holiday season worry free!

Simply complete the Stocking Stuffer Application form, available at your local TCU branch, and return it by mail, fax, or in person. Or stop in to any of our three locations to meet with one of our Lenders.

## TCU's Loan Policy:

**We base our loan policies on credit union philosophy, particularly the five Cs of credit:**

**Character:** We probably already know you. If we don't we want to get to know you. Honesty, attitude, responsibility and conscientiousness count most to us.

**Collateral:** You, of course, must be able to repay your loan. We'll look at the asset or assets we can use to secure your debt. Perhaps it's a car or savings account.

**Capacity to borrow:** Your ability to repay also is determined by your debt-to-income ratio. The lower your debt, the better.

**Capital:** It includes regular income.... whether from a paycheck, pension or other retirement funds. Savings are important, too, including your habit of saving.

**Credit history:** We assess how you've handled other loans. Do you always pay on time? If not, you'll need to talk with us further. Chances are we can give you another chance.

**Don't ignore us.... we've got money to lend!!**



## Justin Hawkins SHINES at Local Plowing Match

On Saturday August 13th, 2011, the Municipality of Chatham-Kent held their 75th annual Plowing Match. Thamesville's **Justin Hawkins**, son of **Jim and Debbie Hawkins**, participated in the match with much success!

Justin finished first in Class 6 3 Furrows Age 10-20 and won Best Finish and Best Crown. Justin went on to excel in the match winning Best Plowed Land by a 4-H Member and Best Plowed Land at the Match. We would like to congratulate Justin on these accomplishments and wish him luck in future competitions.



## THANK YOU to Germain Logghie

Our thanks and appreciation to **Germain**, a very dedicated member who voluntarily sweeps the parking lot and takes care of the weeds along the fence at our Dutton Branch.

## Goderich Tornado Disaster Response Ontario's Credit Unions CAN HELP

After suffering the worst Tornado the area has seen in 15 years, the Ontario Credit Union Charitable Foundation, in partnership with The Advisory Council for Smaller Asset Sized Credit Unions is collecting funds to provide disaster relief to Goderich. TCU will be assisting in collecting donations. To make a donation, please visit either one of our branch locations or donate on-line at [www.ontariocucf.ca/donate/online\\_donation](http://www.ontariocucf.ca/donate/online_donation).



## Member Service Fees

**PLEASE NOTE:** Some of our service charges increased effective August 1, 2011. Please visit your branch to review or pick up your copy of the fees brochure. The brochure is also available online at [www.tccu.ca](http://www.tccu.ca)