



Serving Police Communities Throughout Ontario

PASS IT ON

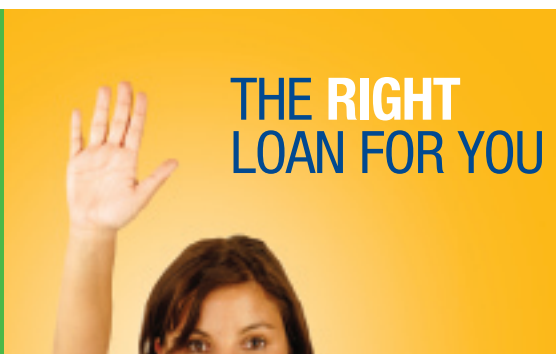
Hot Tips and More from Your Credit Union

Fall 2009



1-year
REWARDS rate
3.40%*

WELCOME HOME WITH GREAT LOW RATES



THE RIGHT LOAN FOR YOU

The housing market has gone through some dramatic changes over recent months and these changes can mean substantial savings for you. Whether financing your first home or looking to improve your rates at renewal time, *the Police Credit Union* is here to help. While shopping around, you'll find that your Credit Union is among the most competitive of any financial institution.

Mortgage rates are still low and that will make a big difference to your overall cost when you lock in for a one- to five-year term. Locking in also gives you peace of mind knowing that your payments will stay the same for the term you choose. Combine this with the reduced selling price of many

properties and you enjoy even more savings! And you know that *the Police Credit Union* will give you the best possible rate.

You can also take advantage of our flexible repayment options such as lump sum payments, increasing monthly payment amounts or payment frequency and save thousands of dollars in interest in the long run.

With your primary chequing account and total pay deposit, you'll automatically get our preferred **REWARDS** rate and save.

Talk to your Member Service Officer to see how we can make your dream of owning your home a reality.

*Rates subject to change without notice.

A personal loan helps you achieve your immediate financial goals. But how do you choose which loan is right for you?

The first thing you need to decide is whether to apply for a lump sum loan that offers fixed payments over a set period of time or a line of credit that you can access as you need financing. Your choice will depend on your plans for the money and how disciplined you are at handling available cash and repaying debt. You'll also want to weigh the pros and cons of a lower rate over a longer term or a higher rate for a shorter term to see how that affects your total interest cost and repayment ability.

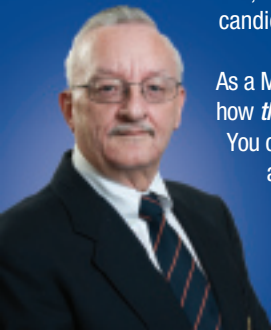
When you have a specific purpose in mind, *the Police Credit Union* can help direct you to the most suitable loan for you. Whether you want to take a vacation, make a major purchase, or consolidate your debt, we can offer the loan you need at the most competitive rates around. And with a chequing account and total pay deposit, you receive our **REWARDS** rate which saves you even more!

At *the Police Credit Union* we understand your needs so we offer easy applications, straightforward approvals and flexible repayment options. If you have an outstanding credit card balance or a high-interest rate loan from another financial institution, now might be the best time to look into a lower interest consolidation loan at *the Police Credit Union*. Call your Member Service Officer today to find out more.

Have You Got What it Takes?

If you're a champion of the Credit Union philosophy, and a community-minded individual looking for a way to make a difference in your Credit Union, then you're just the kind of candidate we're looking for!

As a Member, you have a voice in how *the Police Credit Union* is run. You can strengthen your voice, and expand your participation in the democratic process, by joining the Board of Directors.



Do you have what it takes? You know you do. Review the eligibility criteria and obtain your application for nomination at your local branch, or online at www.tpcu.on.ca.

CALL FOR BOARD NOMINATIONS

Candidate applications will be accepted up until 90 days prior to the Annual General Meeting. Completed applications can be delivered to any branch or must be received at the address below no later than 5:00 pm on **January 26, 2010**:
Chair - Board of Directors
The Police Credit Union
3650 Victoria Park Avenue, Suite 303
Toronto, Ontario M2H 3P7

YORK BRANCH WELCOMES NEW MANAGER

Sheila Carvalho



Sheila Carvalho has been in banking since high school, starting as a teller at the CIBC and moving up through the ranks. After leaving CIBC, she entered the Credit Union system and found it to be a very member-centric organization. Sheila quickly learned the ropes and found the environment very positive and motivating.

Sheila started with *the Police Credit Union* in 2001 working in Toronto as a Member Service Officer and joined the Peel branch about 5 years ago.

“Part of what I like at *the Police Credit Union* is that it gives my colleagues and me the opportunity to be member-focused,” says Sheila. “Working with a specific group means that we get a chance to know each other well and can really get a handle on what their needs are.” The concept of working out ways to help members is what keeps Sheila attracted to the Credit Union. She is pleased that it’s not impersonal and is about more than just “the numbers”. She is actually in a position to make decisions that help people immediately. This more personalized approach is what highlights the exceptional service found at *the Police Credit Union*.

Sheila looks forward to the days and months ahead as she becomes more acclimatized to her members and colleagues. She hopes to continue developing the lending side of things at the branch as well as developing her marketing skills and getting to know people. Most of all, Sheila looks forward to finding out what members expect from their branch and determining the best ways to provide it.



Adele Proulx
Member Service Officer

Susan Van Winckle
Member Service Officer

ANNOUNCING OUR NEW WEBSITE

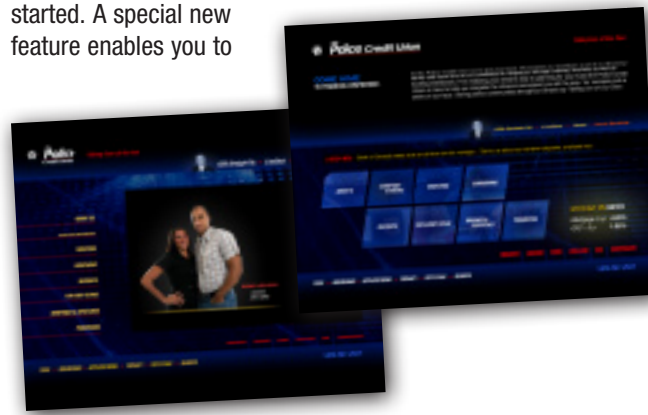
// [WWW.TPCU.ON.CA](http://www.tpcu.on.ca)

Come online and visit our recently launched, sleek new website. *The Police Credit Union* has listened to our members and incorporated a number of features that make your online banking experience easier, faster, and more secure. You’ll now be able to enjoy Live Chat which means you’ll get answers to your questions when you need them. And when you’re ready to move ahead and become a member or apply for that loan, convenient application forms are at your fingertips to get you started. A special new feature enables you to

contact CEO, Andy Doak, directly with your comments, concerns and commendations. Andy wants to hear it all... he’s listening!

We hope you’ll take the time to browse through the many new features that will enhance your financial planning needs including more calculators and access to links for further research and learning. And, of course, *the Police Credit Union* has thought about all our members, young and mature, with an eye to keeping them informed and entertained while growing their finances. Check out the expanded youth section, now jam-packed with even more articles and activities and the new senior section with relevant links.

Visit us online today at www.tpcu.on.ca for a whole new banking experience.



MEMBER TESTIMONIAL

ALWAYS A WELCOMING EXPERIENCE

Manny Campanile

Manny Campanile was much like many other people when he found himself nervous and unsure when approaching banks and bankers to discuss his personal financial needs. That all changed 28 years ago when he discovered the welcoming atmosphere at *the Police Credit Union* and he’s never looked back.

Over the years Manny has had numerous reasons to visit his local branch of the Credit Union but one that keeps a smile on his face is Member Service Officer, Adele Proulx. Although he’s met many people at the branch and he was always made to feel comfortable, he keeps going back to how truly incredible Adele is. “She always answers my questions quickly,” says Manny. “And she never makes me feel like I’m asking a silly question. I really think she goes above and beyond.”

Of course, Manny has enjoyed the competitive rates offered by the Credit Union for different loans over the years but most recently he was pleasantly surprised at how truly exceptional the mortgage rate is that he was offered. Manny wouldn’t consider going to another financial institution at renewal time when he knows how well he’ll be taken care of right here at his home branch.

“I also like how everything is set up to come out of my account automatically,” says Manny. “Now I don’t have to think about it.”

For a pleasant banking experience, free from embarrassment and problems, Manny has often recommended *the Police Credit Union* to friends and colleagues.





FROM THE DESK OF... KEITH D'SYLVA

MAKING YOUR PORTFOLIO WORRY-FREE QUICK TIPS ON HOW TO MINIMIZE FINANCIAL STRESS

Many things cause stress, but your portfolio shouldn't be one of them. After all, isn't the whole point of investing so that you don't have to worry about money? With that in mind, here are some tips on how you can build a worry-free portfolio. Not only will the following points help you eliminate financial hassles, they will help you sleep better at night too.

FOCUS ON QUALITY

Every day, people make money on Internet stocks, start-ups and turnaround situations. But each of these investments requires an extremely high tolerance for risk – a tolerance much higher than most people have. Which means those investments don't belong in the worry-free portfolio. Instead of putting your money into high-risk opportunities, focus on buying quality for a reasonable price. Search for blue-chip stocks with a good dividend record. Or government bonds. Or cash investments with solid principal guarantees. Quality makes for a better sleep.

BE A CONSERVATIVE INVESTOR

The conservative investor thinks about protecting wealth first and building wealth second. Conservative investors know how

much risk they're willing to accept to achieve their investment goals, and they keep their portfolios well within that limit. Conservative investors make cautious assumptions about expected annual returns. They diversify their portfolios, and keep track of them on a regular basis, to ensure their holdings are still in line with their risk tolerance. Become a conservative investor and a lot of financial stress will simply disappear.

DON'T FORGET ABOUT INCOME

Investment income isn't just for retirees: well-selected income investments such as government bonds, GICs and dividend-producing stock can help stabilize a portfolio during times of volatility, resulting in less stress and easier sleep. How much income you need from your portfolio is largely a matter of personal circumstances. Obviously, a retired couple needs more than a single person with a steady job.

KEEP IT SIMPLE

Many investors think they need to complement their portfolio with "specialty" investments such as emerging market funds, investment trusts, commodities, hedge funds, gold

bullion, etc. While all of these investments can enhance portfolio diversification and potentially boost performance, they require a good deal of investment knowledge, as well as ongoing research and monitoring. By no means are they "worry-free" investments. If you're looking to eliminate hassles, keep it simple and stick to the big three: stocks, bonds and cash.

WORK WITH A PROFESSIONAL

Getting a professional opinion on your investment choices can do a lot to reduce financial stress. Working with someone who has expert-level knowledge and experience of how a portfolio is supposed to work can make it a lot easier to be comfortable with your financial decisions, no matter what the market is doing.

For more information or assistance with your portfolio, contact Keith D'Sylva at 416.224.6708 or by e-mail at kdsylva@tpcu.on.ca.



There's a better way to protect yourself.

Count on The Co-operators for the coverage you need. You'll be backed by superior service and preferred rates available only through your group insurance program. Call us today!

Plus, you could WIN the grand prize of \$15,000! To enter, just call 1-800-387-1963 or visit us online at www.cooperatorsgroupinsurance.ca for a free, no-obligation quote on your auto* and home insurance. Don't miss out.

Contest closes December 31, 2009.



This group insurance program is only available through our Contact Centre and website.

Group Auto* and Home Insurance



The Co-operators® used under license from The Co-operators Group Limited, OneStep™, used under license from The Co-operators General Insurance Company. Administered by HB Group Insurance Management Ltd., and underwritten by COSECO Insurance Company. Member companies of The Co-operators Group Limited. Discounts, coverage and eligibility vary by province. *Auto insurance not available in British Columbia, Manitoba and Saskatchewan. For information on our privacy policy, please visit www.cooperatorsgroupinsurance.ca. **No purchase necessary. For complete contest rules and regulations visit www.cooperatorsgroupinsurance.ca or write to Group Marketing, 5600 Canacross Court, Mississauga, ON L5R 3E9. Contest closes December 31, 2009.

TPCU_B (02/09)

Members of
The Police Credit Union
Get great coverage
at group rates!



HOLIDAY HOURS

THANKSGIVING

Closed Monday, October 12

TRAINING DAY

Closed Wednesday, November 11

CHRISTMAS/NEW YEAR'S

*Closed December 25 to 28 and January 1, 2009.
Early closing on December 24 and 31. We'll resume regular hours on Monday, January 4.*



Kids Are Members Too!

Wouldn't it be nice if the kids stopped asking you for money? That's not likely to happen, but if they had their own growing savings account they might be more likely to understand if you have to turn them down.

Our members at *the Police Credit Union* have made managing money a family affair by opening up kids accounts with as little as \$1! Over the years, our young members have enjoyed learning the basics of money management in a fun way with colourful, activity-packed newsletters and we are very excited to offer them even more with pages meant just for them on our new website. Come see what we mean at www.tpcu.on.ca.

There's always lots to see and read, but now you can also listen to the special youth podcasts brought to you on the website. Our most recent podcasts on bullying are packed with information for kids and teens as well as their parents and teachers.

Sign up your child today and start them on the road to healthy, life-long financial skills. It's free, fun, educational and habit-forming!

TERM DEPOSITS: THE SAFE WAY TO SAVE



Don't be discouraged if you're uncertain how to save risk-free during challenging times. *The Police Credit Union* wants to help you grow your savings while supporting your decision to avoid risk. In fact, your Credit Union will offer you very attractive interest rates on both regular term deposits and cashable term deposits.

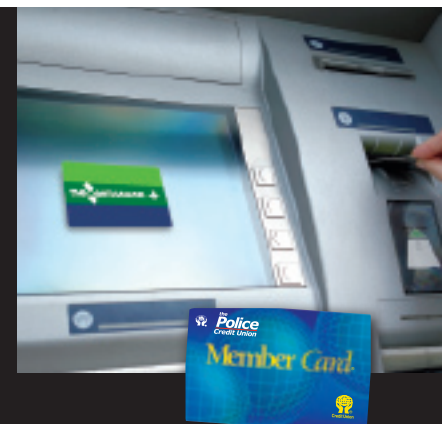
the longer the term, the higher the rate you earn. With a cashable term deposit, you enjoy the flexibility of access to your money before the term ends with all earned interest paid if you've kept it for at least six months. Now that's convenience! There are also Tax Free Savings term deposits making your interest income work even harder for you as it grows tax-free.

A term deposit is a savings vehicle where you place your money for a specified period of time and earn a set interest rate. Generally,

For more information or to set up your term deposit today, call your Member Service Officer or visit our website at www.tpcu.on.ca.

THE CONVENIENT AND FREE EXCHANGE NETWORK OF ATMs

If you think there aren't many bank machines available to Credit Union members, you are mistaken. The Exchange Network of ATMs is a vast network of bank machines throughout Ontario for access by Credit Union members at NO CHARGE! You'll also enjoy worldwide access to cash and balance information through the INTERAC and PLUS networks of ATMs.



Not sure where to find the one nearest you? Take a minute and check out their website at www.the-exchange.ca to view the options available to you. This convenient service is another way your Credit Union makes sure you have everything you need.

Just One Swipe...

That's all it takes to save yourself a trip to the ATM by asking for cash back when making purchases at many retailers such as grocery, liquor and big box stores. Ask today!



HOME BANKING ADVANTAGE

Do you need a copy of a cheque? Do you need a copy of your statement? This feature is available to you online at www.tpcu.on.ca. When you subscribe to Home Banking, you can download any statement as well as any cheques written on that account. You can save these on your computer or print them. This is a time-saving, convenient way to enhance your account accessibility. Also at the end of each year, your final statement shows the interest

that you paid on any loan for that year. If you are already online, select e-statement from the left menu on the Home Banking page then select the year and month of your statement and download it. At the bottom of each statement are printouts of any cheques that cleared in that month. It's that easy.

Call us today to get connected. It's easy, it's free and it's secure.

Corporate Office

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General Inquiries 416-226-3353
toll-free 1-800-561-2557
ExpressLine 416-223-8728
toll-free 1-800-360-8728

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(between Finch & Steeles)

Toronto Police Headquarters
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Toronto, ON M5G 2J3

Durham

962 Kingston Rd.
Pickering, ON
L1V 1B3
(401 & Whites Rd.)

York

18025 Yonge St.
Unit 7
Newmarket, ON
L3Y 8C9
(at Bristol Rd.)

Peel

85 Aventura Ct.
Unit C
Mississauga, ON
L5T 2Y6
(at Hwy. 10 & Derry Rd.)



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