



Considering a *Spring Loan*?
Check Us Out.



ISSUE 1
JUNE 2008

THE CREDIT UNION DIFFERENCE



Marystown 709-279-3510

Bay Bulls 709-334-2170

Hermitage 709-883-2135

VISIT OUR NEW WEBSITE TODAY! WWW.CCUNL.CA

Transfer your high interest credit card balance to a new Community Credit Union MasterCard and enjoy an introductory rate of 3.9 % for 10 months!!

EVERYONE WELCOME

There is a common misconception that credit unions are special interest groups.

Nothing could be further from fact.

Credit Unions come in all shapes and sizes and are in many communities. In many regions, credit unions are the first choice of a significant percentage of the population. Our growth coast-to-coast is strong.

Why? Because we are operated democratically and owned by our member-owners. We believe in the mix of personal service and technology like ATM's and on-line services, blended to give our members a choice of how they are served. Because everyone deserves the highest level of service regardless of where you come from or where you are in life.

One in three Canadians are members of credit unions. They are young families and empty nesters, people with chequing accounts and mortgages, and people with retirement investments.

We are becoming Canada's first choice in building financial well-being because we are the best suited to the lives Canadians want to live.

CREDIT UNION FIRSTS

What many now take for granted, credit unions invented. We are innovators in Canadian financial services. And if you look closely, most of our firsts are focused on making financial services better, more convenient and more flexible for our members.

- First loans based on borrower character.
- First payroll deduction service for deposits and loan payments.
- First financial institution to lend to women in their own names (in the 1960s if you can believe that).
- First to offer daily interest savings.
- First full-service ATM network.
- First debit card service.
- First home equity lines of credit.
- First fully functional internet banking.

Special points of interest:

- EVERYONE'S WELCOME
- COMMUNITY CREDIT UNION DISTRIBUTES PATRONAGE REBATE
- NEW PRODUCTS AND SERVICES
- GETTING YOU THERE: YOUR Financing

WE'VE EXTENDED OUR MARYSTOWN HOURS

Monday-Friday
10:00 am - 5:00 pm

Bay Bulls
Monday-Wednesday
10:00 am - 3:00 pm

Thursday-Friday
10:00 am - 5:00 pm

Hermitage
Monday - Wednesday
10:00 am - 3:00 pm

Thursday - Friday
10:00 am - 4:00 pm

WWW.CCUNL.CA

It Pays to Be An Owner

Unique Benefit of Credit Union Ownership

In March 2008, Community Credit Union paid its member-owners \$75,000 in the form of a patronage rebate.

Unlike other share issuing corporations, Community Credit Union returns surplus earnings to all shareholders on an annual basis, after we have retained earnings for future growth.*

These earnings are returned to our owners in several ways, unique to Credit Unions. One way is each owner is paid a dividend on their share account.

**Dividends and rebates are not guaranteed and are based on the net income earned by the Credit Union in each given year. Share Equity balance must equal \$100 at year-end.*

Getting You There: **YOUR FINANCES**

At Community Credit Union, we offer a complete range of products and services to meet your everyday needs, as well as your long term goals. We offer everything from small, short term loans and lines of credit to pre-approved mortgages and vehicle loans.

If you're looking to buy or build a new home, renovate an existing property, or buy a new recreational vehicle, we can assist you with fast, friendly service, sound advice, and **rates competitive with any banking institution.**

A unique feature to Credit Unions is the ability to have all or even part of your pay cheque, directly deposited to your Credit Union account. This allows for an easy way to make loan payments or

perhaps even save towards a specific goal, all without even stepping inside an office! The set-up is easy and convenient!

Call our office today for more information on these or any other services you are interested in.



"Community Credit Union is dedicated to provide you with the most effective financial services and wise financial guidance to empower you to make the best decisions for your financial well being"

NEW PRODUCTS AND SERVICES

Community Credit Union is very excited to offer our Member-Owners a full range of new Products and Services.

YOUR SAVINGS. A standard Savings account that pays interest at rates that are tiered – higher rates for higher balances.

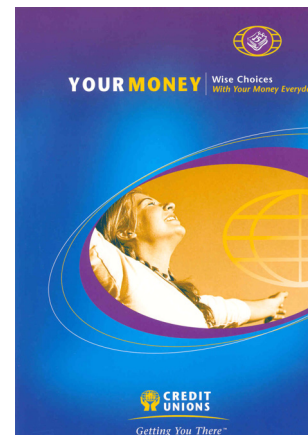
It's ideal for member-owners who want an account that offers competitive interest rates earned on every dollar saved, or who want to save for a specific goal AND want the flexibility of accessing funds when required.

YOUR CHEQUING ACCOUNTS Accounts that combine chequing and savings benefits with rates that are tiered – higher rates for higher balances.

Which one of our new accounts best suits your needs?

- YOUR Chequing
- YOUR Chequing 15
- YOUR Chequing 40
- YOUR Chequing Unlimited
- YOUR Electronic Chequing

Call or come by our office for more details!!



GRADUATES : Have you heard about our Scholarship?

The John Scott Memorial Scholarship was introduced in 2004 in honor of Director John Scott. John held the position of a Director of the Community Credit Union Ltd. from 1994 through to his passing in 2003. This is a \$500 Scholarship that is awarded to a student in their first year of Post-Secondary Education.

Eligibility

Must be a member or a dependant of a member of the Community Credit Union Ltd. for a period of a minimum of 6 months prior to the application date.

- Must have Graduated High School in June 2008
- Must be attending first year of Post-Secondary Education

Application Process

The application is available at your local branch and at www.ccunl.ca and the application deadline is November 30, 2008.

The selected applicants will receive their scholarship in December in conjunction with their Christmas break.

A **\$500.00** Scholarship is awarded in each branch based on the applicant with the highest average.

