

4TH QUARTER 2011

NEWS

- VEHICLE LOAN
BUY OR REFINANCE & SAVE
- STOCKING STUFFER LOAN
BEAT DEPARTMENT STORE CARD RATES
- SKIP-A-PAY
FREE UP SOME HOLIDAY FUNDS!

NEW HOURS!

Monday to Wednesday: 9-5

Friday: 9-5

Thursday: 9-6

Saturday: 9-noon

stocking STUFFER LOAN

- › 7.12% fixed rate / 1 year term
- › \$1,000-\$5,000 w/insurance
- › Stop in today and apply – it's FAST & EASY!
- › OR go online and download our PDF application to fax, mail or hand deliver.

boomerangcu.com

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London, Ontario N6B 1V5

tel: 519.661.4563
fax: 519.663.9369
e-mail: memberservices@boomerangcu.com

skip a payment*

Skip a loan payment and have extra cash for Holiday shopping or celebrating!

- › Stop in today and apply today – it's FAST & EASY!
- › OR go online and download our PDF application to fax, mail or hand deliver.

*Skip a payment is available only to those members that have not skipped a payment in the past 12 months.



where your money comes back to **YOU.**™

AS
LOW
AS

4.25

APR*



REFINANCE

Do you have a vehicle loan with another financial institution? Refinance with us, save money and lower monthly payments!

BUY NEW or USED
and finance with us
as low as 4.25%^{APR*}

*APR = Annual Percentage Rate. OAC. Restrictions may apply. Membership required. Please go online to boomerangcu.com or contact us for full details. Remember, we can also save you money through other products such as our fee free chequing account.

- › REFINANCE YOUR VEHICLE
- › CONSOLIDATE LOANS
- › REFINANCE YOUR HOME

make the switch today!

519.661.4563 boomerangcu.com

**mortgage rates
are at their
lowest in years!**



where your money comes back to **YOU.**TM

Here at boomerang CREDIT UNION, we've got banking options for folks of all ages — and of every level of fiscal complexity. Whether you're just starting out, starting over, trying to grow, expanding your wealth or you just need the simplest account to manage your money, we've got you covered! Here's some examples of products and services designed to help you in a few key life stages.

young adult

18+ Accounts

Totally FEE FREE account to include: chequing, POS, ATM/debit card usage, MasterCard, e-bill pay, mobile banking, eStatements and overdraft privileges (0% interest) - provided that you use at least four services per month and have a low loan rate vehicle loan (they will receive the lowest loan rate bcu has available at that time)

VIP deposit bonus

Young adult life stages account members in good standing who have "migrated into" the 18+ Account will continue to be awarded \$2.50 per month for monthly deposits of \$10 or greater - as long as you continue to deposit at least \$10 per month without making withdrawals. This benefit will terminate at age 25.

adult

in addition to an array of checking accounts, we offer this excellent program to help accelerate your progress toward home ownership.

Life stages Home Savers Account

- For members between the ages of 21 - 35
- If a member deposits at least \$2,000 or more annually into the account, boomerang CREDIT UNION will contribute an additional 15% or \$300 maximum annually.
- The credit union's portion of the funds would be accrued and would be accessible when the member takes their first mortgage from boomerang CREDIT UNION. Their portion of the funds would accrue interest normally.
- If the member decides not to take out their mortgage with bcu or cancel the account no bcu funds would be payable by boomerang CREDIT UNION.

youth

NCHARGE TEEN & KIRBY KANGAROO

FREE CHEQUING advantages + no monthly service charge!

Free Access to Kirby Kangaroo & NCharge Teen Website(s)

INTERAC Network Access with MEMBER CARD Debit Card

deposit bonus!

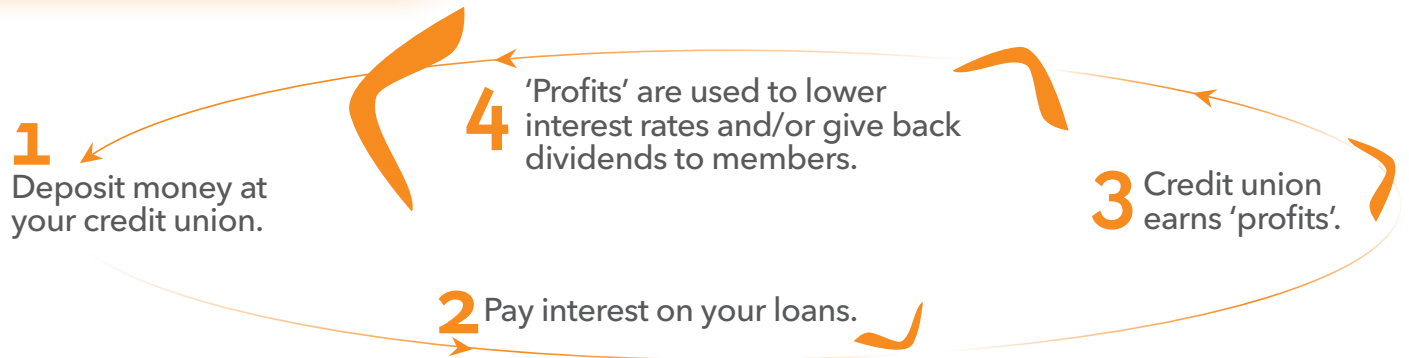
Every month a life stages youth member contributes \$10 or more into their account, boomerang CREDIT UNION will contribute \$2.50 – BUT the funds have to stay on deposit until the member is 18 - at which point they will have full access to the account.

where your money comes back to **YOU.**TM

\$25

Refer a new member and get **\$25 cash!**

Spread the word about your credit union. You can use this illustration to easily explain how it's the only place you can bank where your money comes back to **YOU!**



Each year, boomerang recognizes the efforts of a student member who has earned a 75% or better average in their graduating year, by offering a \$1000 scholarship to assist them in their studies. In order for students to qualify, they must be enrolled in a full-time program at a post secondary institution, be active in volunteer work in the community and write a short essay.

This year's winner was selected from among many deserving entries. Congratulations Robyn DeCoste! Robyn is attending UWO in the Faculty of Nursing. We are sure that you will learn some valuable lessons in the coming year as our Youth Advisor and we wish you continued success in your academic career.

Scholarship winners are also invited to attend all regularly scheduled Boomerang Credit Union Board of Directors' meetings, where they participate as a Youth Advisor to the Board. At her last meeting in August, last year's winner Alexis Allen, an Ivey School of Business student at UWO, expressed her appreciation to the board of directors for the opportunity to serve the credit union during the rebranding and gain valuable life experiences that she can put towards her studies and future business career.

CONGRATULATIONS, Robyn DeCoste!

2011 BOOMERANG SCHOLARSHIP WINNER

boomerang CREDIT UNION

