

1ST QUARTER 2012

NEWS

- BOARD OF DIRECTORS
2012 ELECTION
- GREAT RATES AND TERMS
ON YOUR NEXT AUTO LOAN
- MORTGAGE RATES
LOWEST EVER - REFINANCE NOW!

NEW HOURS!

Monday to Wednesday: 9-5
Thursday: 9-6

Friday: 9-5
Saturday: 9-noon

Take shelter from taxes.

You're taxed when you earn money and when you spend it, but if you aren't saving it in the right places, you can be taxed there, too. That's why we offer TFSA and RRSP accounts to give you an edge against the forces that erode your savings. Call or stop by today and start saving where your money comes back to **YOU!**

boomerangcu.com

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

TAKE SHELTER
FROM TAXES
WITH RRSP
& TFSA!

WE DO EVERYTHING MORTGAGE.

Buying your first home, a vacation property, trading up, renovating or downsizing? Regardless of your stage, the qualified staff at boomerang CREDIT UNION can help. We'll customize your mortgage to meet your present needs and reach your future goals.

Refinance with us and take advantage of low rates and great terms. Lower rates and better terms - that's just another way your money comes back to you when you bank with boomerang CREDIT UNION.

REFINANCE OR BUY WITH US AND **SAVE BIG.**



as low as

4.25%

APR*

If you have a vehicle loan with another bank or financial institution, you need to bring it down to Boomerang so we can lower your monthly payment and interest rate. You'll save money now in the form of lower payments and over the life of the loan! What are you waiting for?

We also offer competitive rates on loans for new or used vehicles, but the real difference is in the fine print. We offer fair terms without any hidden gotchas. Before you start vehicle shopping, get approved with us and you'll have the upper hand at the dealership.

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.



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comes back to **YOU.**™

boomerangcu.com

CHEQUING OPTIONS

FEE-FREE chequing

NO MONTHLY FEE

NO SERVICE FEE

FREE MOBILE BANKING

FREE WITHDRAWALS

CHEQUES ARE FREE

ONLINE BANKING

View statements on line, transfer funds between accounts, set up recurring bill payments or transfers, add and delete bill payees, and more.

LINE OF CREDIT

up to \$5,000 if approved

PERSONAL ONE

NO SERVICE CHARGES

with a min balance of \$2,500

LINE OF CREDIT

up to \$5,000 if approved

INTERAC NETWORK ACCESS

PREMIER Member Service

FREE CHEQUING ADVANTAGES +

PERSONAL ONE ADVANTAGES +

\$10.95 monthly charge allows for 0.125% bonus for term deposits RRSPs, TFSAs and RRIFs > \$25,000 additional 0.25% bonus on amounts over \$50,000 (step rate term deposits and specials are excluded)

LINE OF CREDIT

up to \$5,000 if approved

INTERAC NETWORK ACCESS

4 FREE ATM WITHDRAWALS
per month

**FREE UNLIMITED DEBIT CARD
(POS) TRANSACTIONS MONTHLY**

**FREE MONEY ORDERS
& CERTIFIED CHEQUES**

senior member ADVANTAGE

**ALL MEMBERS AGES 60 AND
BETTER AUTOMATICALLY GET**

FREE CHEQUING ADVANTAGES +

PERSONAL ONE ADVANTAGES +

PREMIER MEMBER ADVANTAGES +

**ALL OF
THIS FOR FREE!**

NCHARGE TEEN

FREE CHEQUING ADVANTAGES +

NO MONTHLY SERVICE CHARGE!

**FREE ACCESS TO THE
NCHARGE TEEN WEBSITE**

**INTERAC NETWORK ACCESS WITH
MEMBER CARD DEBIT CARD**

FREE

with
accounts

FREE BOOMERANG CREDIT UNION ATM USAGE

2400 SURCHARGE-FREE ATMs IN CANADA

FREE EFT[†] (Electronic Funds Transfer)

FREE ONLINE BILL PAYMENT

5 FREE POINT OF SALE TRANSACTIONS MONTHLY[†]
(Retail charges are usually 50 to 75 cents per transaction)

**FREE EXCHANGE ATM
WITHDRAWALS MONTHLY[†]**

FREE DIRECT DEPOSIT

**FREE TO VIEW & PRINT
CANCELLED CHEQUES ONLINE**

**OVERDRAFT PROTECTION
OPTIONS**

[†] APPLIES TO ALL ACCOUNTS EXCEPT THE PERSONAL ONE ACCOUNT.

CALL FOR BOARD OF DIRECTOR NOMINATIONS

Annual General Meeting
April 3, 2012

Any member who is 18 years of age or older is eligible to stand for election to our Board of Directors. Elections take place during our Annual General Meeting.

If you are interested in participating, please contact Lew Figol at 519-661-4700, ext. 212. In his role as Corporate Secretary, Lew will review a Board member's duties and responsibilities as well as the Deposit Insurance Corporation of Ontario's required competencies with you. If you are still interested in applying, you will be provided with a nomination form.

Each candidate for Board of Directors must complete and submit a Nomination Form to the Nominating Committee by March 3, 2012. The Nominating Committee will then submit the recommended list of nominations for Directors at the Credit Union's Annual General Meeting on April 3, 2012.

life stages

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.

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.

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.

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.

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

boomerang CREDIT UNION

