



LONDON CIVIC EMPLOYEES' CREDIT UNION

FALL 2007

CIVICFOCUS

Join us for a REALLY fun event!

Get on the Ice with Members of the London Knights

London Civic Employees' Credit Union invites members, their families and colleagues to attend our inaugural Family First Event to share a family fun night. Our first event is ice skating at the JLC with members of the London Knights Hockey Team. There will be plenty of photo opportunities so bring your cameras or autograph book.

Family First Events will take place twice each year. It's a way of getting to know you and your family better. London Civic staff and their families along with your Board of Directors will be on hand to ensure you have a first-class experience. And best of all, it's FREE.

All participants will be eligible for great door prizes, and refreshments will be provided. For each person in attendance London Civic will donate \$5 to the United Way. Additionally we will be accepting Food Bank donations at the door.

This is another way London Civic makes your Credit Union experience more personal.

To sign your family or colleagues up for our inaugural Family First Event, either send an e-mail to memberservices@lcecu.com or call us at 519-661-4563. Space is limited so please sign up by Nov. 7th to avoid missing out.



Family Skate Night John Labatt Centre

99 Dundas St. (Gate #4)
Tuesday, November 13th, 2007
6:00pm – 9:00pm
Admission: Free



Go Green and Plant a Tree

Great news! Over 1200 members have signed up for Online Banking as of the end of August. London Civic committed last spring to plant one tree for every 100 members, so that's now 12 trees. Meaning we've exceeded our original goal and we're hoping to add a few more still. Help us Go Green. Sign up for Online Banking and plant a tree.

For members already Green, remember the option of e-statements is now available. Thanks for your support and watch for the final tally in our next newsletter.

What's New & Upcoming

Youth Advantage Account

Stay young for two more years with our improved Youth Advantage Account. Members up to age 25 will be eligible for our free Youth Advantage Account. That's 2 more years of free chequing account services for our young members. Not only that, free debit card transaction limits will increase from 10 to 20 per month. These new features will be implemented November 15th. Learn more on our Youth Accounts page on www.lcecu.com.

Charitable Donation

The final installment of a 5 year commitment of \$1,000 annually to the YMCA Children's Safety Village was made in August. London Civic is very supportive of the philosophy behind the Safety Village to create a fun learning environment for elementary school aged children, with the aim to reduce preventable injuries through education and hands-on experience.

7 Year Terms

London Civic will soon be offering later this fall, 7 year terms for both Term Deposits and Fixed Rate Mortgages, to complement the existing 1 to 5 year terms now available.



Stay tuned to our website for more information on these upcoming events.



Member Services

CHEQUING ACCOUNTS

- Personal 1
- Premier Member Service
- Senior Member Advantage

SAVINGS ACCOUNTS

- Investment
- Plan 24
- US Savings

YOUTH ACCOUNTS

- Fat Cat
- Youth Advantage

PAYROLL DEPOSIT PROGRAM

LENDING

- Credit Line
- Meritline
- Mortgages
- Personal Loans

INVESTMENTS

- Index Linked
- Step Rate Term Deposits
- Term Deposits

Registered Retirement Savings Plans (RRSPs)

Registered Retirement Income Funds (RRIFs)

Registered Educational Savings Plans (RESPs)

Bill Payments

Online Banking

Brokerage Services

Cash Services

ATMs

New Hours

A common request expressed from members in our last survey was to expand our hours. London Civic is now open on Thursdays until 6:00 pm. Member service representatives and account managers are available to serve you until 6:00 pm each Thursday. Are you rushed? Not enough time after work? Then drop in on Thursday after 5:00. We'll be here to help.

Grow Your Money

up to
4%

Grow your money with London Civic's Investment Savings Account

Want your savings to grow faster AND still have the convenience of immediate access, then try our Investment Savings Account. You can now earn 4% for balances of \$5,000 and over.

The Investment Savings Account requires no minimum deposit or withdrawal AND is accessible in-branch, on-line and by debit card. With payroll deduction, lower fees and daily interest calculations, just sit back and grow your money.

Easy access and higher rates. So your money is there when you need it, and growing when you don't.

Teaching Kids about Money

You may feel a little uneasy about this parenting task, but you probably know more than you think. You can start as soon as your child can count and distinguish between coins. Here's the first financial strategy: Don't eat the money.

Toddlers and Preschoolers

At this age children can sort coins, learn their value and begin to understand how money gets converted into "things."

5 to 7 Years

By the time kids start school they are ready to receive an allowance, and should have the opportunity to budget, spend and save their own money. You can encourage saving by dividing the allowance among three jars. Money in jar 1 can be spent on whatever the child chooses. Jar 2 is saved for a more expensive item, like a toy or book. Jar 3 is reserved for long-term savings, such as a college fund.

8 to 10 Years

Make a trip to your Credit Union to open a savings account. Let your child fill out the deposit slip, and explain that they will pay interest on their savings. You can even include your child in family discussions of finances, such as budgeting and planning for family vacations.

11 to 13 Year Olds

If your child shows interest in the stock market, choose a few stocks, such as McDonald's and Disney, and follow them for a few months.

If your child has earned income from a paper route or baby-sitting, they can even set up a RESP for their own education or RRSP for retirement.

For more tips go to www.parenting.ivillage.com.

FATCAT Savings Account

Designed for children aged 12 and under, FATCAT is an introduction to the concept of saving. The account has no service charges. In fact, we'll provide a free \$10 deposit on opening! Additionally the interest accumulated is the same as our premium Investment Savings Account where you can earn up to 4% interest.



LONDON CIVIC EMPLOYEES' CREDIT UNION

343 Dundas St., London, ON N6B 1V5

Tel: (519) 661-4563

Fax: (519) 663-9369

Email: memberservices@lcecu.com

Hours: Monday to Wednesday and Friday 9:00am to 5:00pm

Thursday 9:00am to 6:00pm

Web: www.lcecu.com



Printed on recycled paper

