



LCECU GIVES YOU SOMETHING TO SMILE ABOUT!

Are you between the ages of 0-12 or 12-25? Do you currently hold a FATCAT Savings or Youth Advantage Account? If you answered yes to both questions, then proceed to the ballot on the back page in this introductory Youth Newsletter. **Fill in the ballot before November 30th for your chance to win a Samsung PL100 dual screen camera.** It offers many great features* that make it easy to use, so that you get you exactly what you want, just like our youth accounts! **Now that's really something to smile about!**



Picture yourself saving and winning?

If you aren't currently a FATCAT Savings or Youth Advantage member, what are you waiting for? Come in to the branch and open an account at half the regular membership fee and then fill out your ballot for your chance to win.

Just look at what these accounts can do for you...

FATCAT Savings Account



- Free \$25 share deposit to help children 12 and under get a head start on the path to saving.
- With no service fees, it will be easier for children to grasp the benefit of savings including the concept of compound interest.

Youth Advantage Account

- With our personalized service approach, Youth Advantage account holders will receive guidance on responsible budgeting for a secure future.
- With no monthly service charge and our many free Youth Advantage features (cheques, electronic transfers, cash withdrawals, bill payments and online banking), we provide a helping hand to manage our youths' financial futures. We make it easier for youth to save for their education, a car or furnish their first home away from home!

PLUS with BOTH accounts you get...

Free admission to our Family First Events for our members and with it a chance for some great family fun. Past events were held at London's #1 family landmark, Storybook Gardens and also at the John Labatt's Centre for a skate evening with the London Knights. By attending, you can also win some more great prizes and make a difference in your community, because the credit union donates money to ReForest London for each attending member.

Don't delay. Visit our branch at 343 Dundas Street in London and let one of our staff help you get a jumpstart on saving when you open a FATCAT Savings or Youth Account. **Don't forget to bring in your completed ballot for your chance to win too!**

The draw will be held on **November 30th** and the winner will be notified by phone. We will announce the winner online and in our winter newsletter.

**Auto smile detection, self timer, Couple or Jump Shot mode with countdown option and more*



Fill in this entry for your chance to win a Samsung PL100 Dual LCD Camera



Name: _____ Age: _____

FATCAT Savings Account | Youth Advantage Account (Please circle)

Account #: _____

Address: _____

Phone: _____

Email: _____

Contest open to all FATCAT Savings or Youth Advantage Account Holders.
Draw takes place on November 30, 2010.
Winner will be notified by telephone.

WORD SEARCH

Find the following words. They can run horizontally, vertically, diagonally, forwards and backwards.

- FATCAT
- SAVING
- FREE
- DEPOSIT
- ONLINE
- DEBIT
- TRANSIT
- DRAW
- ATM
- EDUCATION
- COUNT
- GROW (2)
- ACCESS
- MEMBERCARD
- INTERAC
- CARD
- RESP

M	E	D	U	C	A	T	I	O	N
E	E	R	F	S	A	V	I	N	G
A	T	M	T	R	A	N	S	I	T
Q	T	I	B	E	D	Z	S	C	T
E	Y	F	M	E	D	S	E	B	I
N	T	A	R	U	R	L	C	U	S
I	N	T	E	R	A	C	C	W	O
L	U	C	S	U	W	A	A	O	P
N	O	A	P	U	R	Y	Q	R	E
O	C	T	Z	D	W	O	R	G	D



LONDON CIVIC EMPLOYEES' CREDIT UNION

343 Dundas Street, Suite 100,
London, Ontario N6B 1V5

Tel: (519) 661-4563

Fax: (519) 663-9369

Email: memberservices@lcecu.com

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

Web: www.lcecu.com

This newsletter is printed on 100% recycled paper.