

CIVICFOCUS

SPOTLIGHT on Nancy Glendenning

On September 4th, 1979, Nancy joined London Civic Credit Union as a Member Service Representative. She has been with the credit union since its



time at Centennial Square, then throughout our history at 444 York and now on Dundas. Within ten years, Nancy worked her way up to the Assistant Manager's position, which she still holds today. Nancy was instrumental in bringing cash into the credit union, as she was tired of "writing member withdrawal cheques out by hand". Nancy is our resident RRSP expert, with over 24 years of experience in managing member portfolios. **Join us in recognizing Nancy's 30-year milestone!**

STAFF CORNER

Welcome to **Teri Lynn Witherspoon**, our newest staff member, who joined us in September as a Senior Financial Services Officer. Teri Lynn has over 25 years of financial services experience.

\$tart EARNING with Referrals

INTERESTED IN LEARNING HOW YOU COULD EARN \$25, \$50 OR MORE? It's easy with our **Member Referral Rewards program**. Share your enthusiasm about London Civic Employees Credit Union. Tell any eligible family member, friend or neighbour about us. Give them the enclosed referral card or ask them to mention your name when they join. Once they open an account, we will send you a **thank you cheque for \$25**. Need extra referral cards? Call us at **519-661-4563** and we will be happy to mail you some more or get them the next time you're in. Remember, the more you refer – the more you earn. **So start helping your account grow today by referral!**



Congratulations to LCECU's Scholarship Award Winner!



Each year, LCECU 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. Scholarship winners are highly involved community members. They are invited to attend all regularly scheduled LCECU Board of Directors' meetings, where they participate as a Youth Advisor. This year's winner was selected from among 7 entries. Her 500 word essay on **The Benefits of Volunteering in the Community**, her community involvement as a weekly hospital volunteer and peer helper working with other students cemented her position as the 2009 winner. Congratulations **Kathryn Bezzina!** 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.

Mark Your Calendars! Don't Miss Our FALL 2009 FAMILY FIRST EVENT



...scheduled to take place at the **John Labatt Centre on November 3rd**. What a great way to share some fun with friends, family and your London Civic staff and Board. Several players from the London Knights hockey team will be on hand once again to skate with us. So remember your cameras to take advantage of the many photo opportunities. Meal tickets for hotdogs and refreshments will be given to everyone in attendance. London Civic will also donate \$5 per person to ReForest London, on behalf of all participants. Doors open at 5:30 p.m.

All those attending our Family First Event must be active members of London Civic Credit Union. If you have not already done so, we recommend that you open an account for your children 18 years and under at no charge before November 3rd, to take advantage of the whole evening. Applications will also be available at the door, but we urge everyone to sign up in advance, as space is limited. So, contact us soon to register for this event. **Send an email to memberservices@lcecu.com or call us at 519-661-4563.**

INVESTMENTS **GROW** with LCECU Term Deposits

LOOKING FOR A TREMENDOUS RETURN ON DOLLARS INVESTED?

Then talk to us about our various term deposit options, like traditional one- to five-year terms or index-linked deposits. Choose to use them inside or outside of your RRSP, RRIF or TFSA. It's a brilliant way to enhance your return without financial risk. Index-linked term deposits allow members to invest in a deposit that is tied to the performance of the Equity markets. Interest is paid annually or at maturity and deposits are insured up to \$100,000.

The rates are great and your principal is guaranteed. Right now, we are offering **1.6% on a 3-year term** and **3% on a 5-year term**. For July – August 2009, the average annualized rate of return was 8.1911 for 3 years and 9.04 for 5 years.

WHY WAIT?

Apply online or call us at 519-661-4563 to start saving now.



PATRONAGE SHARE Distribution Announcement

Each year, the credit union declares a patronage share from its profits, which goes directly to members based on their activity with the credit union. Once again, the LCECU Board of Directors is pleased to announce the approval of the distribution of shares back to its members. According to credit union practice, the distributions are held for 3 years.

This means that money given to members in December of 2006 is paid out in 2009. **The distribution being returned to members in October 2009 totals over \$38,000!**

Interested? Ask any of our staff how doing more can reward you with more.

BUNDLE UP AND SAVE

THERE'S A GREAT NEW WAY TO SAVE AT LCECU. IT'S CALLED 'BUNDLE UP AND SAVE'.

Whether you're saving for something big or small, **BUNDLE UP AND SAVE** will work twice as hard for you.

Get a **'SAVE IT UP'** account and get high yield savings when you round up your Debit Card

purchases to the nearest \$1, \$5 or \$10 dollar level. This money is transferred into an unlimited usage savings account that pays 2.5% in daily interest.

Open a second account, like a **Personal 1** or **Premier Member Service** chequing account and we'll waive the fees and give you free chequing until the end of the year. So reward yourself by signing up for an account that provides guaranteed savings and get the second account **'FEE FREE'**.



MOBILE BANKING

WHAT IS MOBILE BANKING?

On a mobile phone that supports text messaging (sometimes called SMS) send simple text message commands to **66639 (MONEY)**. Get a text message reply with:

- The account balance for one account
- The account balances for multiple accounts
- Recent transaction history on one or more accounts
- Quick contact information for the credit union

Text any of these commands to MONEY (66639) and receive your account information on your phone.

- **ACT** - For the account activity of your primary account
- **ACT** <account nickname> - For the account activity of a specific account
- **BAL** - For the balance of your primary account
- **BAL ALL** - For the balances of all your accounts
- **BAL** <account nickname> - For the balance of a specific account
- **DISABLE** - To temporarily disable your phone
- **HELP** - For a list of the commands you can use
- **INFO** - For contact info about London Civic Employees Credit Union
- **STOP** - To permanently delete your phone



Start using this free service immediately!*

1. Log in to Online Banking
2. Go to the Member Services section and click Mobile Banking on the left side of page
3. Follow the instructions on the screen to register your mobile phone.
4. Receive a text message with a confirmation passcode. Confirm your passcode in Online Banking.
5. Select the accounts you wish to be able to text.

Get real-time access for free to your account balances and recent transactions over your mobile phone when you sign up for Mobile Banking.

Mobile Banking is just another way that LCECU makes life easier for you!

Become a LONDON CIVIC FAN!



London Civic is now on Facebook. If you're already on Facebook, become a London Civic fan. Just type 'London Civic' into the search box and you'll find us there. If you haven't got a Facebook account, visit www.facebook.com and follow the simple online directions to join. Find out what's new and exciting at London Civic through this dynamic communication tool.

Member Services

CHEQUING ACCOUNTS

- Personal 1
- Premier Member Service
- Senior Member Service

SAVINGS ACCOUNTS

- Save It Up
- TFSA
- Plan 24
- Investment
- US Savings

YOUTH ACCOUNTS

- Fat Cat
- Youth Advantage

PAYROLL DEPOSIT PROGRAM

LENDING

- MeritLine
- Credit Line
- Mortgages
- Personal Loans

INVESTMENTS

- Term Deposits
- Index Linked Deposits

Registered Retirement Savings Plan (RRSPs)

Registered Retirement Income Funds (RRIFs)

Registered Educational Savings Plans (RESPs)

Bill Payments

Online Banking

Brokerage Services

Cash Services

ATM's

LCECU HOURS

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

ATM LOCATIONS

City Hall - open Monday to Friday - 8:30 am to 4:30 pm
Dundas Street at Waterloo Branch Location - open 24/7
ATM Hotline - 1-877-764-3693

JAIL-A-THON – A LONDON CIVIC SUCCESS STORY

Each year, London Civic supports staff members participating in the annual Crime Stoppers Jail-a-thon. This non-profit program relies on cooperation between the Police, Media and citizens of the community. This year, our jailbird **Nancy Glendenning** and the rest of the LCECU staff raised **over \$1700** for this worthy cause. Special thanks to **John Keaney** and all of CUPE Local 107 whose tremendous donation helped push us over the top and free Nancy!



BORROW FOR FREE!

We're hearing more each day about the end of the recession. Of course, our federal and provincial governments are working to stimulate the economy and offering incentives to encourage consumer spending, like the Energy Rebate and Home Renovation Tax Credit (HRTC) programs. This is great news for you. Just think about it... If you borrow for a home renovation, you'll be able to deduct 15% of the cost of your renovations up to \$1350 in the form of a tax credit until February 10, 2010. Think about it. With today's low interest rates, this means that the money you borrow is virtually interest free when you take the tax credit into consideration. If that is not reason enough, the prospective of rising rates in the coming year might help you decide. As the economy rebounds, one wonders if the Bank Governor can stick to his promise of keeping interest rates at the unprecedented near-zero level until mid-2010.

Since no one can be sure how long they'll remain at their current level, call today to lock in on low interest rates and borrow for free!



SUMMER SURVEY WINNERS

The following individuals each won \$100 for filling out the credit union survey earlier this summer. Congratulations to: **L. Peters, L. Heslop, T. Macmillan, R. Graham and M. Robinson**. Your responses are currently being analyzed and will be used to improve the credit union for your benefit!



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