

CIVICFOCUS

Why Wait?



Pushing off the date to upgrade the look of your kitchen or bathroom? Maybe you've always wanted to get a new car or a boat. Isn't it time to move into your dream home? At London Civic, you don't have to wait any longer.

According to the Appraisal Institute of Canada, the top four paybacks for renovation projects are:

- Bathroom renovation (75-100%)
- Kitchen renovation (75-100%)
- Interior painting (50-100%)
- Exterior painting (50-100%)

Whether you're renovating, making a large purchase for your home, or even buying a new home, we've got the right terms to meet your budget and your needs.

We are all about options for our members; with great rates and flexible payment choices, we can tailor a London Civic Mortgage, Loan, or Line of Credit to make your dreams happen faster and easier than you may think.

So why wait? Come in and talk with one of our representatives today. Call us at 519-661-4700 and talk to Jill (ext 223), Bonnie (ext 219) or Jean (ext 216). Find out how London Civic can help your dreams happen quicker than you think.

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New Hours

You spoke and we listened. 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.

The London Civic Website Enhancement

Loan application forms are now available on-line. Save a trip to the office, just complete the loan application form and fax it, and we will do the rest.



E-Statements Now Available

London Civic introduced E-Statements on March 31; a new online monthly statement option for our members. For all members with Online Banking, you may now view your monthly statements and cheque images by logging into Online Banking and clicking on the E-Statement button.

Member E-Statements are filed monthly, by year, for 7 years. No need for a paper file of statements and cashed cheques.

Your statements and cheque images will be at your finger tips for 7 years - at the click of a button!

Want an E-Statement? Then sign up for Online Banking today. Email us at memberservice@lcecu.com or call us at 519-661-4563, and we will be pleased to activate Online Banking for you.

Go Green and Plant a Tree

Great news! Nearly 800 members have now signed up for Online Banking. You can help London Civic Go Green and plant a tree. For every 100 members signed up with Online Banking, London Civic will plant a tree. So far, that's 8 trees. Our objective is 10 trees by September 30.

Save paper, save transportation, save mailing costs and get instant access to your account. Help us Go Green! Sign up for Online Banking and plant a tree.

A New Look to Your Statement

We heard you. Many of our members didn't like our previous statement format. OK, time for us to improve. So, what did we do? Your new statements now reflect:

- A new, larger and easier to read font.
- Clearly outlined columns.
- Space now inserted to separate each account.
- A new message area to help keep you informed.
- Activity printed on both the front and the back.
- Chequing account activity continues to be reported monthly.
- Saving, loan, mortgage, term deposit, RRSP and share activity are reported semi-annually, as of June 30 and December 31.

Our new statements are now easier to read, contain fewer pages and follow a reporting standard adopted by many other Credit Unions. We hope you'll like these improvements.



What's New & Upcoming

A Night with the Knights.

London Civic will be hosting a Family Night, to skate with the London Knights at the John Labatt Centre this fall. Come and meet team members from the London Knights. Our Family Night will be a great chance for an exciting and memorable night for your entire family. Attendance will be limited to 250 participants to this free event. Don't miss out. Sign up now. Call us at 519-661-4563, email us at memberservices@lcecu.com or drop in at 343 Dundas and ask to sign up.

Investment Savings and Youth Advantage Accounts

London Civic will be making changes to our Investment Savings and Youth Advantage accounts this fall. The rate bands on our

Investment Savings account will be reduced, to allow higher interest rates on account balances. Transaction limits on the Youth account will be increased, to provide more savings and convenience.

Patronage Rebates

London Civic will be distributing \$45,000 in patronage rebates to qualifying members in August. Patronage rebates are awarded to members based on their savings and borrowing activity. Patronage rebates are Credit Union profits that are directly distributed to members. It's your Credit Union and it's your profit. You earned it!

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

And the Winners Are!

Fifty new members!

Fifty new members have joined London Civic as a result of our Refer and Win spring campaign. We are delighted to receive such an endorsement from both our current and new members.

A referral is our greatest compliment and London Civic has received fifty!

To show our appreciation, London Civic has given prizes to three new members and three referring members. And the winners are:

Referral Prizes

1st - Two nights at the Great Wolf Lodge in Niagara Falls.	Donald Chambers
2nd - Family pass to East Park Gardens & Wally World.	Camille Pool
3rd - Family pass to Storybook Gardens.	Devin Clements

New Members Prizes

1st - Family get-a-way.	Alex vonWistinghausen
2nd - Family pass to East Park Gardens & Wally World.	Katherine Dowsett & Ken Leinen
3rd - Family pass to Storybook Gardens.	Jim Flannery

Congratulations to our winners!



Jill Berg presents the grand New Members prize to Alex, Sara & Sharon vonWistinghausen.



Jean Gillespie presents the grand Referral prize to Donald Chambers.

Member Services

CHEQUING ACCOUNTS

- Personal 1
- Premier Member Service
- Senior Member Advantage

SAVINGS ACCOUNTS

- Plan 24
- Investment
- US Savings

YOUTH ACCOUNTS

- Fat Cat
- Youth Advantage

PAYROLL DEPOSIT PROGRAM

LENDING

- Personal Loans
- Credit Line
- Mortgages
- Meritline

INVESTMENTS

- Term Deposits
- Step Rate 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

Welcome to Our New Members

On April 30, London Civic and Labatt Employees' (London) joined forces to create a new and larger London Civic Employees' Credit Union. The merger of Labatt Employees' with London Civic was highly endorsed by both boards. This merger provides Labatt members with an expanded array of financial services, and in addition, strengthens the Credit Union for all members.

In the past three years, London Civic has increased membership by 40% to 3,840 and increased assets by 30% to \$33.5 million. This robust growth well exceeds industry averages and contributes to London Civic's ability to expand services and provide more value to all our members.

We sincerely welcome our new members from Labatts. Together, all members from both London Civic and Labatt Employees' (London) can share in the benefits of belonging to a stronger, progressive Credit Union known as London Civic.

Your 2007 Board

Two new members have joined London Civic's Board. Terry Simpkin from South West Community Care Access Centre and Jim Killin from Labatts have now joined the London Civic Board. Terry is the Director of Corporate Services of SWCCAC and brings with him several years of Board experience from a large Credit Union based in eastern Ontario. Jim Killin is a long-standing and very active Board member from Labatt Employees' (London) Credit Union. Both Terry and Jim will add considerable value to the Board. Kim Darling has now assumed the Chair of the Board and Lyle McLean is now the Past Chair. Brenda Harwood, Nancy Hindmarsh, Jim Morton and Ron Robinson are also Directors on the 2007 Board.

At our AGM in April, Lou Rivard retired from the Board. Lou has been an extremely strong advocate of the Credit Union and has been a Board member since the early 70's. Lou has helped shape London Civic and has been instrumental in supporting and growing this Credit Union. Lou's commitment and support was unmatched, and he will be greatly missed by staff and fellow Board members. We can't thank you enough Lou for years of dedicated service to London Civic. All the best to you.



LONDON CIVIC EMPLOYEES' CREDIT UNION

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

: Thursday 9:00am to 6:00pm

Web: www.lcecu.com

