

3RD QUARTER 2011

NEWS

boomerangcu.com

- › WELCOME FORMER MEMBERS OF THE LONDON BRANCH OF **PROVINCIAL ALLIANCE CU**
- › HOW TO GET **EXTRA CASH**
- › LOWER HOUSE PAYMENTS **THESE RATES WON'T LAST LONG**
- › MORE WAYS TO **SAVE MONEY**

REFINANCE CONSOLIDATE SAVE.

We can help you refinance and consolidate your way to lower monthly payments and get better rates. You'll pay down your debts faster and have more funds in your budget. Think of it as giving yourself a raise!

- › **REFINANCE YOUR VEHICLE**
- › **CONSOLIDATE LOANS**
- › **REFINANCE YOUR HOME**



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

boomerangcu.com | 519.661.4563

how to get **extra**

CASH

LIMITED TIME ONLY

as low as
auto
loan/
refinance **4.25** % APR*

We can help you refinance and consolidate your way to lower monthly payments and get better rates. You'll pay down your debts faster and have more funds in your budget. We'll help you find extra cash - just call us!

*APR = Annual Percentage Rate. OAC. Limited time offer. 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.

- › REFINANCE YOUR VEHICLE
- › CONSOLIDATE LOANS
- › REFINANCE YOUR HOME

make the switch today!

519.661.4563 boomerangcu.com

*mortgage rates
are at their
lowest in years!*



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

LOWER AS LOW AS 2.60% APR* HOUSE PAYMENTS

these rates
won't last long.

We do better mortgages! Get better rates and hassle free mortgages and Home Equity Loans with a bank you know and trust.

2.60% APR*

- > mortgage refinance
- > first-time buyer
- > home equity
- > new home purchases

do it today!

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*APR - Annual Percentage Rate. OAC. Rates subject to change without notice. Certain restrictions may apply. Please contact us or go to boomerangcu.com for full details. Membership required. Remember you can also save money every month with our personal loans, vehicle loans or lines of credit.

better rates and terms to help you **save money.**

Line of Credit

A Personal Line of Credit enables you to draw funds whenever you need them, up to your approved credit limit. Access your line of credit one of three ways; by simply writing a cheque, using your debit card or transferring funds or paying bills through on line banking.

MeritLine

If you're planning a home renovation, looking at a cottage or setting your sights on a once-in-a-lifetime vacation, then consider our MeritLine homeowner's line of credit. If you have accumulated equity in your home, a homeowner line of credit can provide you with the lowest possible variable interest rate line of credit on up to 80% of the equity in your home.

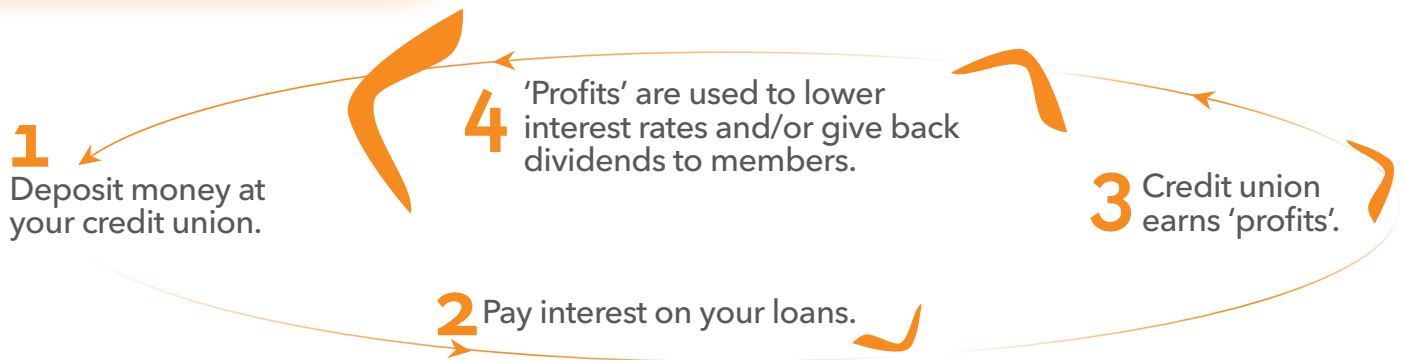
Mortgages

Whether you're buying your first home, moving into a larger house or simply refinancing your existing mortgage London Civic offers a variety of terms to meet your mortgage financing requirements. With our homeowner mortgage you may borrow up to 80% of the value of your principal residence on either a first or second mortgage. Or, with a CMHC insured mortgage you can receive financing up to 90% of the value of your principal residence.

\$25

Refer a new member and get **\$25 cash!**

Spread the word about your credit union. You can use the illustration to easily explain how it's the only place you can bank where your money comes back to **YOU!**



fee-free ^{chequing}

- › No Monthly Fee.
- › Free monthly electronic statements.
- › View and print cancelled cheques FREE online.
- › Free withdrawals.
- › No charge for writing cheques.
- › No charge for use of boomerang CU ATM.
- › Access 2,400 No-Surcharge ATMs in Canada.
- › Free EFT/Automatic Bill Payments.
- › Free Online bill payments.
- › Five free POS transactions per month.
- › No minimum balance.
- › Free Direct Deposit.
- › Overdraft protection options.
- › mobile banking.

TFSA means tax-free savings!

Grow your savings faster with a **Tax-Free Savings Account.**

boomerang CREDIT UNION