

Fort York Community Credit Union

Dollar\$ & Cent\$

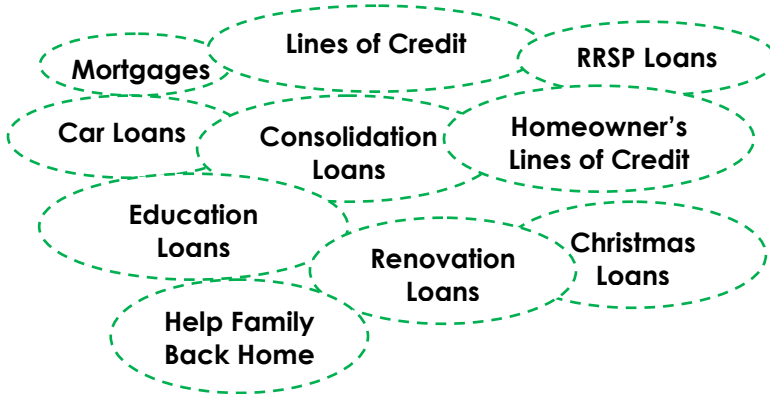


www.fortyork.com

Tel: 416 530-6474

September 2009

Loans available for all your Needs...



Minimum Loan \$500.

Renovation Loans Available...

Don't Miss Out!

Home Renovation Tax Credit:

Receive a tax credit up to \$1,350 on home improvements purchased before February 1, 2010.

Projects can be as large as a kitchen or bathroom renovation, or as small as painting your house or planting trees and shrubs this fall.

Less than 58 Shopping Days to Christmas

1-year loans available

Let us help with the added expense of gift giving, and the cost of extra entertaining? Minimum loan \$500.



Congratulations Marjan

Congratulations to Marjan and husband Reza on the birth of their beautiful son Ryan. Marjan is a Member Service Representative with the FYCCU. Her son Ryan was born on September 8 and weighed in at 8.2lbs at birth.



Welcome New Staff...

Pamela Valdes, Member Service Representative
Keith Livera, Financial Controller
Carol Walker, Part-time, Quality Assurance & Special Projects

Pamela recently graduated from Centennial College after completing a 3-year Advance Diploma in Accounting.

Keith brings to FYCCU over 20 years of International Banking and Finance experience.

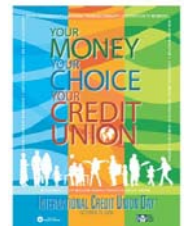
Carol has several years experience in the Credit Union System.

Co-op Student:

Xiaoling Peng is a Humber College Student who is serving her required 400 hour co-op placement as a Member Service Representative with FYCCU. Xiaoling is majoring in a Business Administration – Accounting Program at Humber College. Xiaoling will finish her 3-year program at the end of December when she will commence her career as an Accountant.

International Credit Union Day October 15

The credit union movement strives to serve our members all around the world. Founded on the philosophy of cooperation credit unions can be found from Kentucky to Kenya, Alberta to Azerbaijan. Happy International Credit Union Day.



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email: fyinfo@fortyork.com

September 2009

Want to save money?

Would you like to know how you can earn 5% or better on your money?

If you keep a \$1,000 in your chequing account you pay no banking fees. For example if your bank fees average \$12.00 per month, by keeping \$1000 in your chequing account your rate of return on your \$1000 would be approximately 12.4%. Don't have a \$1000 to spare? Why not start saving a few dollars each pay via payroll deduction. Remember even if it takes a year or two to save up your \$1,000 that's okay as you will be paying bank charges probably the rest of your life. Something to think about!

It is never too late to start saving...

You can save as little as \$5.00 per pay or as much as you can afford via payroll deduction. Call us today and start your journey as a saver.

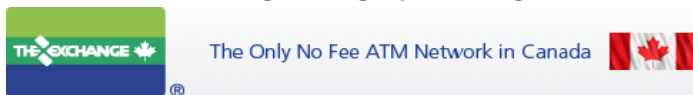


Tax Free Savings Account

A TFSA is a great way for you to save money and not have to pay any income tax on interest earned on your savings. You can save up to \$5,000 a year via payroll deduction, or place other qualifying interest bearing products in your TFSA. For more information visit our website or talk to a Member Service Representative at FYCCU.

More ways to save money.....

FYCCU is a member of
THE EXCHANGE® NETWORK



Save the \$1.50 surcharge when you make a withdrawal from a bank or credit union on THE EXCHANGE® NETWORK. Participating banks and credit unions have agreed to never charge each other's card holders surcharge fees. This means you will never pay any additional fees to access your own money even if you use another Financial Institution's EXCHANGE® ATM. You still have to pay your normal account fees (unless you have \$1000 in

your chequing account). Visit our website and click on the EXCHANGE® logo to find a participating bank or credit union closest to you.

Deposit Information

Whether you're an Ontario credit union member or a British Columbian bank customer you can use any of the deposit-taking ATMs on THE EXCHANGE® NETWORK to make a deposit.

Help save some trees & money at the same time...

Opt out of paper statements & pay your bills on-line for free...

Your credit union is providing you with free Internet Banking, and in return we would encourage you to join the growing number of members opting out of receiving printed monthly and quarterly statements. Contact us today to add your name to the list of members opting out of printed statements.



Great New Product

Personalized Cheques

We can produce your cheques while you wait. Order as few as 4 cheques at a time or in books of 24 or 48 cheques – convenience at a great price.

Protection.Security.Stability

Your deposits are protected.....

The Deposit Insurance Corporation of Ontario (DICO) is a Provincial Agency providing deposit insurance protection for the members of Ontario Credit Unions and Caisses Populaires, which is backed by provincial legislation. DICO provides up to \$100,000 on eligible savings deposits, and unlimited coverage for registered deposits.

Protect yourself against fraud!

Protect your money and bank cards against fraud and misuse.

For tips recommended by the RCMP on how to protect yourself against fraud visit our website at www.fortyork.com.