



## Together We're Better

That's why you're invited to come celebrate **Credit Union Day!** On Thursday, October 18th, join us at your local branch for coffee, cider, "money" cupcakes and a chance to **win an iPod Nano\***.



\*(one ballot per person—see website for details)

### CREDIT UNION DAY

**THURSDAY, OCTOBER 18, 2007**

Credit Union Day is a national celebration that has continued since 1948. It is held to bring people together to reflect upon their co-operative history, their credit union achievements and to promote the credit union philosophy. It was, and is, also an opportunity to recognize leaders of the credit union movement.

#### CREDIT UNION DAY EVENTS

On **Thursday, October 18, 2007** in recognition of Credit Union Day, we invite you to join us for coffee, apple cider, our traditional money cupcakes and above all, fellowship. Come and mingle with our employees, management, and members of our board and committees. Presentations to the recipient(s) of our annual Community Involvement Award will also take place (check with your branch for presentation times). We look forward to seeing you at one of our branches. Everyone from the community is welcome, including members and non-members.

#### CELEBRATION TIMES

Alcona Branch—9AM–8PM  
1040 Innisfil Beach Road

Stroud Branch—9AM–8PM  
8034 Yonge Street

Shelburne Branch—9AM–5PM  
133 Owen Sound Street

Tollendale Branch—10AM–3PM  
274 Hurst Drive, Suite 102

### BETTER BANKING IS YOUR CHOICE

Peoples Credit Union is more than just a financial institution. Its underlying principle is cooperation—a philosophy that translates into a richer financial experience, in many unique ways. Credit unions are driven by both economic and social concerns. They are community-based organizations that care not only about the bottom line of their businesses, but also the needs of their members and the quality of life in their local communities.

#### WHAT IS THE CREDIT UNION DIFFERENCE?

##### Your Membership Pays

Membership is the one of the most distinctive features of a Credit Union. Peoples Credit Union is owned by its members, and operates under the control of its members. This democratic structure ensures that the business is run for the benefit of member-owners and, unlike banks and trust companies, not to earn profits for outside investors.

Credit unions are not-for-profit businesses. This doesn't mean that they aren't profitable. After expenses are paid and reserves set aside, surplus earnings are returned to members in the forms of higher dividends, lower loan rates and free or low-cost services. Peoples Credit Union returns a percentage of annual profits to its members.

##### Get Preferred Treatment

Responsible money management is Peoples Credit Union's priority, and since it is a cooperative, every member gets the same preferential treatment. It is responsive to the individual needs of its members and you can feel the difference. Walking into your credit union branch feels comfortable, like coming home. Employees know your name and take pride in providing their members with friendly and responsive service. The people you depend on for sound advice have a genuine interest in you and your financial future. They are also some of the most knowledgeable and expert financial advisors in the business.

*continued on page 2*

# NO MATTER WHAT SIZE YOUR BUSINESS IS



1-10 employees



20-30 employees



Over 50 employees

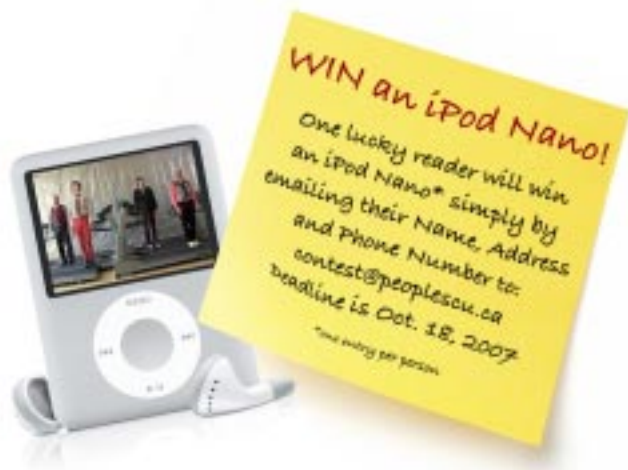
## WE CAN OFFER

- Mortgages (Fixed or Variable Rate)
- Operating Lines of Credit
- Capital Loans (Fixed or Variable Rate) for equipment/vehicles/leaseholds etc
- Letters of Credit
- Life Insurance on Loans
- Payroll
- Night Depository and Automated Teller Machines (ATM)
- Foreign Exchange
- On-Line and Telephone Banking
- Interest Bearing Current Accounts/Investments
- Current Account Packages to fit your needs
- Employee Benefits ie: dental/medical etc.
- Employee Savings Plan (Registered and Non-Registered)
- Mastercard Services (Business Expense Card/Point of Sale Terminals for Debit and Credit Transactions)
- Personalized Service with a Commercial Specialist assigned to each account

## OUR COMMERCIAL BANKING APPROACH

Serving clientele from a range of industries including agriculture, manufacturing, real estate, service professional and retail, our commercial banking team brings you a level of expertise, customer service, and support paralleled by none. What differentiates us from every other commercial banking institution, it that we really understand your business needs. Having grown from small business beginnings, we, at Peoples Credit Union, know what your business is going through, first-hand. Therefore, who better to guide you towards the success you deserve and to support you along the way?

Our commitment stems from a genuine interest in your business, our dedication to the credit union credo of "people helping people", and a passion for customer service. We will manage your accounts and business needs with a highly individualized approach and take pride in being there for you. Being part of the same community your business is in and making decisions locally using local industry knowledge, compliments our ability to better serve you. We think it's time you took a look at doing your business with Peoples Credit Union.



**The Credit Union Difference**—continued from page 1

### Build Your Community

As a member, you are in the unique position of sharing in and being part of your community. Credit unions are community-based and community-focused. They play an integral role in local development by reinvesting their deposits and profits in the community as personal and business loans, mortgages and dividends paid on member shares. Peoples Credit Union makes significant contributions to community events, education programs, bursaries and special projects, investing over \$40,000 each year in the Innisfil, Shelburne, and Barrie areas.

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[www.peoplescu.ca](http://www.peoplescu.ca)



Features  
a low rate of  
**6.95%**  
fixed, guaranteed rate  
for 1 year.†

# GET SOMETHING FOR EVERYONE

The stocking stuffer loan is the perfect alternative to using your credit cards or depleting your existing cash flow. Now you can enjoy the holiday season worry free, and have the option to make no payments until January.

## Take advantage of these great features of the Stocking Stuffer Loan!

- Borrow up to \$5,000 O.A.C.
- No payment till January '08
- Lower finance charges than store credit cards
- Convenient Payments (Automatic transfer from your credit union account or pre-authorized payment)
- Quick and Easy Application (Apply by fax, mail, in person)
- Fast Approvals

† Balance must be paid by November 21, 2008

*It's Easy! Simply complete the Stocking Stuffer application form and submit it anytime from October 22 to December 21, 2007. Your Stocking Stuffer loan will be processed quickly so you can begin shopping right away.*

## MemberPLAN PERSONAL BENEFITS PROGRAM

Simple, affordable coverage for small business employees and credit union member-owners. For many Canadians, workplace benefits programs help them save hundreds of dollars a year. Benefits programs also help employers attract, retain and motivate employees. The reality for many credit union members is that healthcare benefits coverage is either unaffordable, unavailable or both. The MemberPLAN Personal Benefits Program, is available to individuals or as an employee plan for small business. It provides a simple and affordable solution that covers the basic needs of a benefits program—life insurance, dental care, vision care, prescription drug plan, extended healthcare, and optional long-term disability. You design the plan that best fits your needs and budget.



Applying Is Easy.

Contact Your Credit Union For An Application.

† MemberPLAN is underwritten by Credit Union Insurance Services (CUIS)

## MEMBER SURVEY

The Board, management and staff at Peoples Credit Union would like to thank you, our members, for participating in our Member Survey which took place during May, 2007.

Peoples Credit Union chose to complete this survey in an effort to be proactive in dealing with today's changes and demands that affect our members and their families. 382 valued members provided honest feedback about the direction in which we should proceed to serve our members and their family's future needs. We also collected feedback on your satisfaction levels with our products and services, which will be used to support our strategic planning initiatives.

Thank you for helping us to plan a better future for you—our valued members—by participating in this telephone survey and sharing your opinions. We appreciate your support.

## MEMBER SERVICES

### Chequing

Personal Accounts, Business Accounts  
Club 55/Golden Account  
Personal 1 - Daily Interest Chequing/Savings  
Overdraft Protection

### Savings

Plan 24 - Daily Interest Savings  
Premium Savings  
Special Deposit Savings  
U.S. Dollar Account

### Investments

Term Deposits - Short Term and 1 to 5 Year Terms  
Cashable Savings Certificate  
Mutual Funds\*  
Index Linked Term Deposits

### Registered Plans

Registered Retirement Savings Plans  
Registered Retirement Income Funds  
Registered Education Savings Plans  
Index Linked Term Deposits

### Loans

Personal Loans - Fixed and Variable  
Investment Loans  
Mortgages - Open and Closed, Fixed and Variable  
High Ratio Mortgages (up to 100%)  
MeritLine - Home Equity Line of Credit/Second Mortgages

### Payroll

Direct Pay Deposit

### Other Services

Life Insurance  
Credit Disability Insurance  
Credit Life Insurance and Mortgage Insurance  
Member Plan Personal Benefits Program  
Automated Teller Machines - Lobby & Drive Thru  
Interac and Plus System  
Customer Automated Funds Transfer  
Utility Payments  
Signature Guarantee  
Safety Deposit Boxes  
Foreign Currency  
Travellers Cheques, Travellers Insurance  
Money Orders, Official Cheques  
Mastercard® Credit Card  
MemberDirect® Online Banking - [www.peoplescu.ca](http://www.peoplescu.ca)  
IVR® Telephone Banking  
Innisfil/Barrie Branches: 705-436-6600  
Shelburne Branch: 519-925-0159  
Convenient Toll-Free Number: 1-877-414-0100

\* Mutual funds are offered through Credential Asset Management Inc.

## CONTACT INFORMATION

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|--|---|
| <b>Stroud Branch</b><br>8034 Yonge Street<br>Innisfil, ON L9S 1L6            | Telephone: 705-436-1910<br>Toll Free: 877-414-0195<br>Fax: 705-436-7548                                 |
| <b>Alcona Branch</b><br>1040 Innisfil Beach Road<br>Innisfil, ON L9S 2M5     | Telephone: 705-436-6005<br>Toll Free: 877-414-0196<br>Fax: 705-436-4603                                 |
| <b>Shelburne Branch</b><br>133 Owen Sound Street<br>Shelburne, ON L0N 1S0    | Telephone: 519-925-3204<br>Toll Free: 877-925-3204<br>Fax: 519-925-2311                                 |
| <b>Tollendale Branch</b><br>274 Hurst Drive, Suite 102<br>Barrie, ON L4N 0Z3 | Telephone: 705-719-4460<br>Toll Free: 866-992-9931<br>Fax: 705-719-4464                                 |
| <b>Head Office</b><br>8034 Yonge Street<br>Innisfil, ON L9S 1L6              | Telephone: 705-436-2044<br>Toll Free: 888-777-8891<br>Fax: 705-431-5610<br>Commercial Fax: 705-431-5616 |

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# COMMUNITY INVOLVEMENT

## \$6000 IN COMMUNITY FUNDING AWARDED

Every year, Peoples Credit Union donates a portion of after tax profits to further community projects through their Community Involvement Award. This year the awarded amount totalled \$6,000.

Peoples Credit Union provides this financial support based on their credo of "People Helping People". From the 27 applications received from community groups within Simcoe and Dufferin counties, the following have been selected by committee to receive funding under our Community Involvement Award:

**Hospice Simcoe**, based in Barrie, will receive \$2000 towards their Education and Awareness Project. [www.hospicesimcoe.ca](http://www.hospicesimcoe.ca)

**Dufferin Parent Support Network** will receive \$2000 to purchase computer equipment and software for needed for updating their website and developing support materials. [www.dpsn.info](http://www.dpsn.info)

**Caledon/Dufferin Victims Services** will receive \$1000 to purchase pagers for their expanded network of on-call volunteers. [www.cal-dufvictimsservices.ca](http://www.cal-dufvictimsservices.ca)

**Real Dads Support Association**, based in Innisfil, will receive \$1000 to purchase a laptop for educational seminar presentations and developing support materials. [www.realdads.ca](http://www.realdads.ca)

Cheque presentations will be made in branch on Credit Union Day, Thursday October 18, 2007.

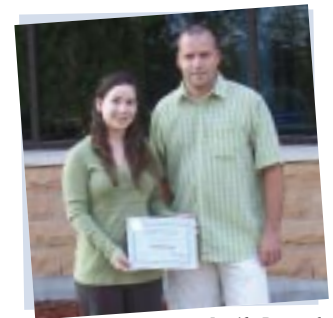
## ENDOWED SCHOLARSHIP AWARDED

Jennifer Dew, a resident of Alcona, is the 2007 recipient of the Peoples Credit Union Endowed Christian Scholarship. The \$1000 scholarship will be used to support her pursuit of a four-year degree in History and English at Redeemer University College in Ancaster, Ontario. Following in the footsteps of her mentors, Jennifer's goal is to become a high school teacher.

The scholarship began in 1994, when Peoples Credit Union received an anonymous donation towards an endowed scholarship.

This scholarship is in keeping with the Christian principles which helped start the Credit Union in 1944 and which are still applicable today.

This scholarship enhances the Credit Union's motto of "People Helping People".



Jennifer Dew, and  
Kevin Augustyn (Chair, Board of Directors)

## SPONSORSHIPS AND DONATIONS

Peoples Credit Union proudly supports various community organizations, efforts and sports teams in the communities we serve, including: Hockey Leagues, Figure Skating, Big Brothers/Sisters, MADD, Simcoe County Plowmens Association, Dundalk 3 Pitch Mixed League, Innisfil Communities in Bloom and many more.

If your organization would like to be considered for support, please forward your request to the attention of our Marketing Department at: Peoples Credit Union, 8034 Yonge Street, Innisfil ON L9S 1L6  
Fax: 705-431-5610 or Email: [info@peoplescu.ca](mailto:info@peoplescu.ca)