

Mortgages that are right for *you*.



Credential[®] Financial Strategies

INVESTMENT & INSURANCE PLANNING

We would like to welcome Steve Farley, specializing in Investment and Insurance Planning with Credential Financial Strategies Inc. With Steve's arrival we are pleased to inform our members, that personal investment and insurance planning including: Investment Management, Wealth Accumulation, Insurance and Disability, and Estate Planning services are available to members of Peoples Credit Union through Credential Financial Strategies.

Steve uses his extensive knowledge and experience in the financial service industry to help his clients with "time travel". He asks them to pick a point in the future (whether it be in their business or personal life) and tell him where they see themselves at that point in time. Then Steve shows them how to get there.

(continued on inside)

PEOPLES CREDIT UNION MORTGAGES TOP REASONS FOR CHOOSING US:

120-DAY RATE GUARANTEE

You'll shop with confidence

UP TO 100% FINANCING (OAC)

Mortgages available even without a downpayment

FAST APPROVALS

Our local decision-making means your mortgage can be approved quickly, often in as little as one day

GREAT RATES

Our interest rates are very competitive, and the importance of having a complete financial relationship with our members plays a key role in getting the best rate we can offer

PORTABILITY

Some of our mortgages can move with you

LOWER TOTAL INTEREST

Pay less overall by using our weekly, bi-weekly and monthly payment options

PAY MORE WITH NO PENALTY

Pay up to double the payment on any regular payment date and/or repay up to 25% of the original fixed principal on the anniversary date with our Fixed Rate Closed mortgage. Our Variable Rate and Fixed Rate Open mortgages can be paid out or paid extra anytime—no penalty

PEACE OF MIND

Affordable mortgage insurance options are available

GREAT SERVICE

We've been in your community for over 60 years and our staff know most of our 10,200 members by name

If your mortgage doesn't measure up, it's time to come and see us. We would be pleased to answer any mortgage or financial questions, just drop into or call any of our branches.

what can
Credential[®]
Financial Strategies
do for you!

WOULD YOU LIKE...

- *Your family to be able to maintain their current lifestyle if anything should happen to you?*
- *To be able to afford to retire?*
- *To pay less tax now and in retirement?*
- *To have a back up plan if your health ever fails?*
- *To protect your assets and income from creditors or from unplanned situations?*

People often don't even realize that these are financial goals. Would you like to find out what yours are?

(continued from front page)

Steve is a very active member of the community, as the chair of The Innisfil Economic Development Advisory Committee, a Director of the Greater Innisfil Chamber of Commerce, as Secretary of the Alcona Business Association, and he volunteers with The Barrie and District Christmas Cheer. He has also served on the Innisfil Re-investment Committee.

Drop by the Credential Financial Strategies office, at 8034 Yonge Street, to say hello and meet Steve or contact him directly at 705-431-5566 to get your financial plan started.

Credential Financial Strategies Inc. is a member company under Credential Financial Inc., offering financial planning, life insurance and investments to members of credit unions and their communities. ©Credential is a registered mark owned by Credential Financial Inc. and is used under licence.

I'm Steve Farley, your Credential Financial Strategies Inc. representative, and I help people realize their financial goals. Everyone is at a different stage of their financial lives and I have solutions for every stage. Some people don't feel that they have reached a point in their financial lives where they would benefit from the services I provide. However, my experience has shown me that everyone has financial goals, but just may not think of them that way.



A simple conversation about you, what's going on right now and where you want to go in the future is all I need to help you define and refine your financial goals. Then I'll develop a no-obligation written plan just for you that will bring your goals within reach and protect them from unforeseen trouble along the way. We'll even monitor your plan regularly to keep you on track. Think of it as a free financial check up.

Please call me at 705-431-5566 to arrange an appointment to discuss how I might be able to help you achieve your goals. I look forward to meeting with you.

A handwritten signature in blue ink, appearing to read "Steve Farley". The signature is fluid and cursive.

Stephen Farley,
Investment and Insurance Planning Representative
Credential Financial Strategies
8034 Yonge Street, Innisfil ON
705-431-5566

PRIMA MORTGAGE

A mortgage that offers you the best-of-the-best, has to be called **Prima!** Packed with convenient features that matter to you, like lifetime access to your home equity without additional legal fees (OAC) and great ways to save you interest over time, why would you choose a different mortgage, or a different mortgage provider?

CONVENIENCE

- **PRIMA** offers pre-approved convenience with 60 days of interest protection to ensure you get the very best rate
- **PRIMA** is portable, so if you sell your home or property, you can transfer your existing mortgage balance, rate and term to your new property.
- **PRIMA** can be assigned to a new buyer (OAC) if you're selling your home
- **PRIMA** Top-up (Increase your balance back to the original amount at anytime)*

* Cannot exceed 80% of the current appraised value of the real estate.

SAVINGS

- **PRIMA** gives you penalty free pre-payments options (pay up to 20% of the original amount each year and/or boost your regular payment by 20% each year)
- **PRIMA** allows an extra payment (per year) on any regular payment date.
- **PRIMA** offers fixed or variable rate options - switching without legal costs
- **PRIMA** can start as a second mortgage with first mortgage rates
- **PRIMA** has no pre-payment penalties when you sell your home before your mortgage matures



nCHARGE™ TEENS FINANCIAL NETWORK



Peoples Credit Union is excited to announce that we have joined a teens financial network designed to help teens manage their finances and provide them with a solid foundation for success. Called nCharge™ Teens Financial Network, it is an innovative program created to make financial topics relevant and interesting to teens.

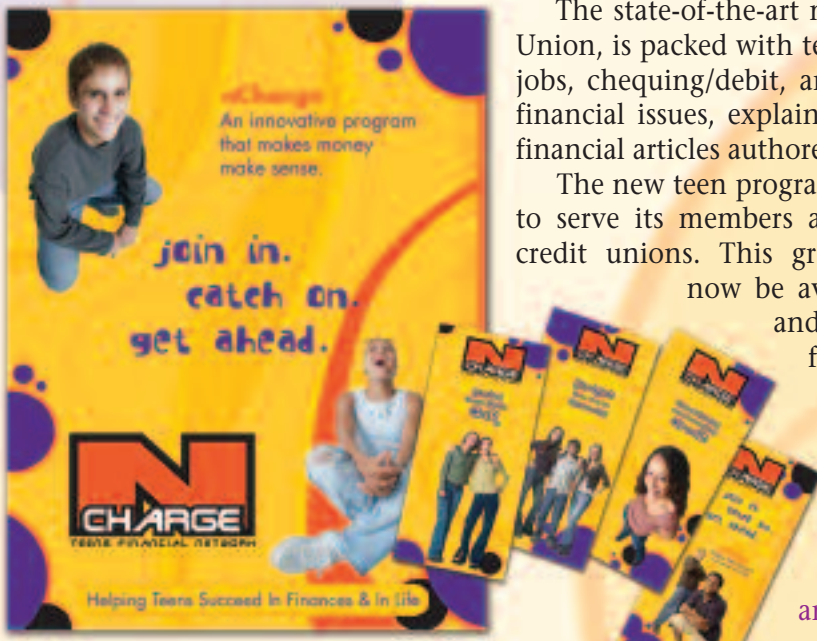
The state-of-the-art nCharge™ website, which is provided by Peoples Credit Union, is packed with teen friendly tips on budgeting, saving, credit, university, jobs, chequing/debit, and cars. The website focuses on educating teens about financial issues, explains the Credit Union difference, and has links to topical financial articles authored by teens, financial calculators, and a financial glossary.

The new teen program is just one more way Peoples Credit Union is working to serve its members and fulfill the “people helping people” philosophy of credit unions. This groundbreaking teen financial education program will now be available to all teen members of Peoples Credit Union, and will provide them with a quarterly newsletter on financial topics, a comprehensive website that serves as a financial resource and more.

Go To It!

nCharge™ Teens Financial Network can be accessed through either peoplescu.ca or BeDifferent.ca

and then by following the nCharge™ logo or link.



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

COMMUNITY INVOLVEMENT

The board of directors for Peoples Credit Union recently presented an \$8000 donation to cancer care at Royal Victoria Hospital on behalf of their members. Credit Union members opted to donate their annual patronage dividends, which the Credit Union matched, to the Simcoe-Muskoka Regional Cancer Care Centre.



Pictured are, from left: directors Chris Hand; Ken Wells; Kevin Augustyn (Chair); Earl Feren; Heather MacDonald, CEO; director Al Jones (Vice Chair); Gary Nadalin, RVH Foundation executive director; Stan Dimakos and June Money (Corporate Secretary), directors.

COOPERATIVE YOUNG LEADERS CAMP 2007

This year's recipients of our Co-operative Young Leaders Camp sponsorships were selected based on their demonstrated leadership skills and community involvement. Congratulations to Denise Brown, 18 years old from Barrie; Russell Kennedy, 15 years old from Innisfil; and Josh Stringer, 14 years old from Shelburne. All three youth will be attending the 8-day summer camp in either Albion Hills or Richmond Hill.



"Camping", Russell, Michèle Newton - Marketing Manager, and Denise.
Photo by Michelle Minnoch, The Innisfil Scope



Marketing Manager, Michèle Newton and Josh.
Photo by Mandi Hargrave, The Shelburne Free Press

a better banking experience

www.peoplescu.ca

 Peoples Credit Union