



putting the pieces together

We make it easier with
our complete line of investment
products and services.

DID YOU KNOW... CREDIT UNIONS HELP BUILD COMMUNITIES?

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, and special projects, investing over \$40,000 each year in the Innisfil, Shelburne, and Barrie areas.

COMMUNITY INVOLVEMENT AWARD

Every year, Peoples Credit Union donates a portion of after tax profits to further community projects through our Community Involvement Award. This year the awarded amount totals \$6,000. Peoples Credit Union provides this financial support based on our credo of "People Helping People". Cheque presentation(s) will be made to those organizations chosen by our committee, in branch on Credit Union Day, Thursday October 16, 2008.

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Credit Union Day



together we're better

Don't keep your credit union a secret! In the spirit of cooperatives, bring a friend and join us on **Thursday, October 16, 2008**, as we celebrate Credit Union Day and the 64 year history of Peoples Credit Union. Credit Union Day was first held in 1948 to celebrate the worldwide credit union movement and philosophy. Today, it's held to bring our community and credit union members together to reflect on our cooperative history and credit union achievements. Credit Union Day also helps to raise awareness about the great work that credit unions are doing and it gives our members the opportunity to get more involved.

We will be serving coffee, apple cider, and our traditional "money" cupcakes. So on October 16, grab a friend and stop into your local Peoples Credit Union branch. You'll mix with our friendly employees, managers, and board and committee members who will be happy to answer your questions about what makes a credit union special. You'll meet some of the dynamic youth we've sponsored to attend Cooperative Young Leaders Camp and be able to find out youth can apply for next year.

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.

Thursday, October 16, 2008 Celebration Times:

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

Stroud Branch—8034 Yonge Street from 9AM–8PM

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

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

Tax-Free Savings Accounts

On June 18, 2008, the Government of Canada approved legislation to introduce a ground-breaking Tax-Free Savings Accounts (TFSA) in 2009. The purpose of the TFSA is to provide a savings vehicle for individuals to earn tax-free investment income. Peoples Credit Union is preparing to offer Tax-Free Savings Accounts to you in 2009.

Features of This New Registered Product:

- Available to Canadian residents age 18 and older
- Contributions will not be tax deductible
- Contributions may only be made by the owner
- Income earned and capital gains under a TFSA will be tax sheltered
- Withdrawal of contributions and/or income will not be subject to tax
- Maximum contribution limit for 2009 will be \$5,000
- Unused contribution room may be carried forward and contributed in a future year
- Withdrawals (capital and income) will increase the unused contribution room
- Unused contribution room will be reported on the annual CRA Notice of Assessment



Visit www.peoplescu.ca for up-to-date information, as it becomes available. You can also call or visit your nearest branch.

Calling all Stock Stars - *ready... set... GO!*

Play the Stock Market Challenge

From September 16, 2008 to January 16, 2009, Peoples Credit Union's online brokerage partner, Credential Direct, and the National Post invite you to play the Stock Market Challenge, a virtual reality stock market game. Compete for your share of over \$150,000 in cash and prizes.

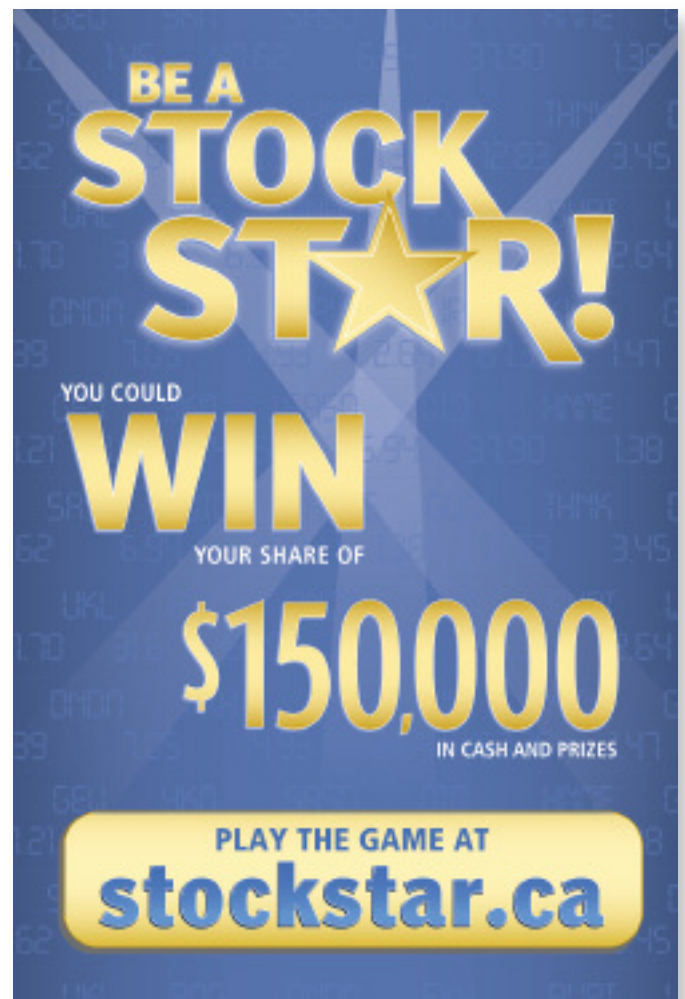
You could win...

- 1st Place: \$25,000 each to the Top Trader (makes 25 or more trades during the game) and Top Investor (makes less than 25 trades)
- 2nd Place: \$15,000 each to the Top Trader and Top Investor
- 3rd Place: \$10,000 each to the Top Trader and Top Investor
- PLUS: Really great daily prizes for active participants and for inviting friends

It's free to play and it's the perfect way to test your investing prowess, or learn to trade online. You'll get \$100,000 in fantasy cash to help you build your own portfolio or choose a "Ready to Play" portfolio to get started.

Contest closes January 16, 2009. Good luck and may the best Stock Stars win!

Online brokerage is offered through Credential Direct, a division of Credential Securities Inc., operating as a separate business unit. Credential Securities Inc. is a Member-CIPF. ®Credential Direct is a registered mark owned by Credential Financial Inc, and is used under licence.



SPONSORSHIPS AND DONATIONS continued from page 1

Peoples Credit Union had a busy summer as our staff and management team got out into the community, volunteering at local events and festivals. Some recent recipients of sponsorship and/or volunteer support included:

Innisfil Area

Holy Cross Grade Eight Graduation
Stroud Volunteer Fire Fighters Community Breakfast
Stroud Presbyterian Church Community Guide
Greater Innisfil Chamber of Commerce Golf Tournament
Stroud Sports Camp
Summerfest

Sports Team Sponsorships

Innisfil Stampeders Soccer
Innisfil Winterhawks Minor Hockey
Innisfil Minor Ball Hockey
Innisfil Minor Baseball
Innisfil Cardinals Minor Softball
Innisfil Women's 3-Pitch
Innisfil Wolfpack Minor Lacrosse



Shelburne Area

Dufferin Child and Family Services—Send a Child to Camp
Dufferin Town and Country Farm Tour
Primrose Elementary School Grade Eight Graduation
Town of Shelburne Event Stage
Heritage Days—Ice-Cream Eating Contest
Fiddlefest

Sports Team Sponsorships

Shelburne Minor Baseball
Shelburne Vets Minor Lacrosse
Shelburne Minor Hockey
Grey Bruce Highlanders Hockey
Shelburne Muskies



Stop paying high credit card interest!

With the very low interest rate of only 6.95%*, our Stocking Stuffer loan is the perfect alternative to using high interest store credit cards or depleting your existing cash flow. It's fast and easy to apply for.

- **Borrow up to \$5,000 O.A.C.**
- **No payments till January 2009**
- **Convenient Payments**
(Automatic transfer from your credit union account or pre-authorized payment)
- **Quick and Easy Application**
(Apply online, by fax, by mail, or in person from October 20 to December 19, 2008)

We'll work to approve your Stocking Stuffer loan application quickly so you can begin shopping right away. Now you can enjoy the holiday season worry free, and have the option to make no payments until January.

* Features a fixed low rate of 6.95%, guaranteed for 1 Year, on approved credit.
Balance must be paid by November 20, 2009.

6.95%*



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
Youth Accounts
U.S. Dollar Account

Investment Deposits

Term Deposits - Short Term and 1 to 5 Year Terms
Cashable Savings Certificate
Index Linked Term Deposits

Registered Plans

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

Loans

Personal & Investment Loans - Fixed and Variable
Student Loans & Line of Credit
Mortgages - Open and Closed, Fixed and Variable
High Ratio Mortgages (up to 95%)
MeritLine - Home Equity Line of Credit/Second Mortgages
Commercial Loans

Payroll

Direct Pay Deposit

Other Services

Life Insurance, Credit Disability Insurance
Credit Life Insurance and Mortgage Insurance
Home & Auto 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
Financial Advice
*Mutual Funds‡, Bonds‡, **On-line Brokerage Service*
nCharge™ Teens Financial Network
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

CONTACT INFORMATION

Stroud Branch 8034 Yonge Street Innisfil, ON L9S 1L6	Telephone: 705-436-1910 Toll Free: 877-414-0195 Fax: 705-436-7548
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

*Mutual funds are offered through Credential Asset Management Inc.

MISSION, VISION AND VALUES STATEMENTS

NEW

In the spring of 2008, a task force was formed, dedicated to redefining the **mission, vision** and **values** of Peoples Credit Union. Made up of board members, executive management and employees, our task force took a fresh look at how to make our mission statement more meaningful and develop a vision and values statement that would provide a guide for what Peoples Credit Union aspires to be. The very dynamic and highly motivational mission, vision and values statements were proudly shared at the Annual General Meeting in April, with board, credit union and community members, and employees.

PEOPLES CREDIT UNION MISSION

“ENRICHING LIVES THROUGH SOUND FINANCIAL SERVICES;
OWNED LOCALLY; CONNECTED GLOBALLY”

VISION & VALUES

Peoples Credit Union will be the first banking choice for the majority of members by:

- Investing in People
- Providing Superior Service
- Being Leaders in our Community
- Maintaining Financial Strength
- Ensuring Co-operative Governance
- Monitoring Organizational Performance

Better Banking Is Your Choice

Peoples Credit Union is more than just a financial institution. Our 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?

You may be wondering, what is a Credit Union? Simply put, a Credit Union is a financial cooperative, owned and controlled by its members, offering a better banking experience to the public. Like banks, Peoples Credit Union offers services including mortgages, loans, lines of credit, chequing and saving accounts, RRSPs, RRIAs, RESPs, commercial banking, trust fund accounts, safety deposit boxes and much more.

However, at Peoples Credit Union there are some key differences we're proud of:

- All of our customers are part owners—called members—of Peoples Credit Union. By purchasing five \$5 shares of the business they have become equal members of Peoples Credit Union, a financial co-operative, owned and controlled by its members. Youth members under 18, join by purchasing one \$5 share.
- Our members are paid cash dividends, which means that they share in the annual after tax profits Peoples Credit Union generates.
- Member deposits are insured up to \$100,000* through Deposit Insurance Corporation of Ontario, and for each additional registered product they get another \$100,000 in coverage.
- Our level of customer service is highly personal and individualized with each of our over 10,000 members. This unique standard of service is rooted in our philosophy of **People Helping People**.

* Separate insurance protection is provided for deposits held in joint accounts, trust accounts and business accounts.