



top it off with catchup

Catch-up on your RRSPs today
with an **RRSP Loan at Prime***

*O.A.C. Some conditions apply. See your branch for details.

Saving For Your Retirement

RRSPs are a tax-sheltered plan to help you save for retirement. We offer several RRSP options, with varying degrees of risk and return potential, depending on your goals.

Do it now and benefit your income taxes.

Contributions to RRSPs can be made at any time, but it's common for people to begin their RRSP investment or top-up at this time of year. As long as your contributions are made by, or on February 29, 2008 and they are within your annual allowable RRSP limit, they will apply towards the benefit of your annual income taxes. So in April, you could potentially see a nice tax refund cheque.

Borrow to invest... it pays off.

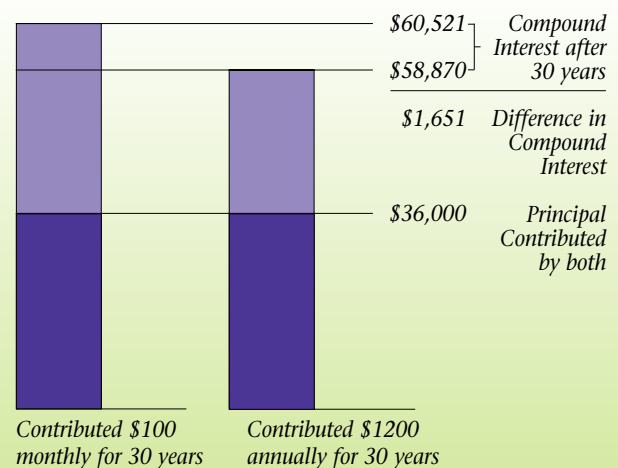
Peoples Credit Union makes it easy for you to set up or add to your RRSPs even if you do not have cash on hand to make a contribution to an RRSP. We offer a variety of products with interest rates as low as prime +0% and with flexible payment schedules (OAC), providing you the opportunity to maximize your RRSP contribution. Take advantage of maximum tax benefits today while providing for your future retirement... you'll save for the future and save on taxes at the same time. Please ask a Member Service Officer for details and options.

Watch your money grow faster.

Contributing to your RRSPs in smaller amounts monthly may be more attainable than contributing a big lump sum at the RRSP deadline. As little as \$25 to \$50 a month can be regularly withdrawn from your account through Pre-Authorized Contributions (PAC). It's an easy way to save, and frequent contributions allow your money to work for you immediately. It also allows you to minimize volatility risk and maximize returns.

Make a Stronger Return on the Same Money

When you make your RRSP deposits monthly, your interest is compounded, which actually puts you farther ahead than a lump sum contribution at the end of the year. Plus you won't have to scramble to come up with the cash before the deadline for contributions.



† Assuming investment made at end of each month or year.
Contributions compounded annually over 30 years at an interest rate of 6%

BORROWING TO CONTRIBUTE TO YOUR RRSP MAKES SENSE

CREDENTIAL FINANCIAL STRATEGIES INC.



What do you do if the RRSP deadline is fast approaching and you don't have the money to make a contribution? Simple. Borrow it.

Steve Farley
Investment and Insurance
Planning Representative
(705) 431-5566

Your RRSP contribution is an important part of ensuring a secure financial future. While it's preferable to use existing savings to contribute to an RRSP, if you're strapped for cash it may be better to borrow than to not make a contribution at all. If you skip just one \$5,000 contribution, you could reduce the value of your RRSP by almost \$34,000 over 25 years assuming an 8% average rate of return.

Putting off your RRSP contribution can impact your future cash flow and your retirement lifestyle. For starters, forgoing your RRSP contribution could reduce the tax refund you receive. It could also impede your ability to build a comfortable tax-sheltered retirement portfolio. Finally, it's more difficult to save thousands of extra dollars to top up your RRSP years down the road – using the carry forward provision – than it is to make regular RRSP contributions now.

Even if money is tight, borrowing to make an RRSP contribution may make financial sense – provided you pay down the loan quickly.

Keep in mind that interest on RRSP loans is not tax deductible. However, RRSPs have enough tax advantages to make carrying short-term debt worthwhile. Not only will you receive an immediate tax deduction for your contribution, but your RRSP investment compounds on a tax-deferred basis for as long as it remains in the plan. In most cases the immediate tax saving, plus the tax-deferred growth inside an RRSP will far outweigh the short-term interest costs of the loan.

In addition, you can use any tax refund you get on your 2007 taxes to help pay off your RRSP loan or to make an early RRSP contribution for the 2008 tax year. However, it may be prudent to pay off higher interest-bearing debts, such as an outstanding credit card balance, before you pay down your loan.

Call us today and make an appointment to discuss your RRSP loan options.

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ENJOY A WORRY-FREE VACATION

When planning your next vacation, make sure it doesn't cost more than you budgeted.

Many people are unaware that if you become ill or injured while on holiday, a hospital stay in the United States and many other countries can cost over \$6000 US per day. And, with continued cuts to Government Health Insurance Plans, only a fraction of these costs are covered by OHIP.

Protect yourself and your family by purchasing CUIS Travel Insurance before you travel. Rates are affordable and it's easy to buy. Some of your benefits include:

- Up to \$2 million for the emergency treatment of an injury or sickness
- 24 hour emergency travel assistance, along with a direct medical link between you and your family, home doctor and employer
- On-staff physicians and team of claims professionals
- Upfront payment of approved claims
- Coordination of payment of claim with provincial or territorial health plan

Contact one of our branches before your next vacation, so you and your family can enjoy a worry-free holiday.



THE #1 ONLINE BROKER IS RIGHT HERE!

Credential Direct®, the online brokerage offered by Peoples Credit Union has been ranked Canada's #1 Online Broker. Again!

This is the fourth time* since 2004 such kudos have been bestowed on Credential Direct. Once again it reigned supreme in the most recent independent industry review, Surviscor's Summer 2007 scorCard of Online Discount Brokerages.

Credential Direct beat out industry heavyweights by a wide margin, including TD Waterhouse, ScotiaMcLeod Direct Investing, BMO Investorline, CIBC Investor's Edge, and E*Trade.

If you haven't switched to Credential Direct yet, maybe it's time you did.

You'll enjoy a complete suite of direct investing tools, all FREE – to everybody. This includes real-time and Canadian Level II stock quotes, portfolio and financial planning tools, account performance, real-time buying power, screeners, alerts, and so much more. Trades start at \$9.95 for active traders, and just \$19 for regular investors.

Visit www.peoplescu.ca to find out more and sign up today.

***Ranked by Surviscor Summer 2007, Q4 2006, Q2 2006 and Watchfire GomezPro Q4 2004. 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.*

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THE EXCHANGE® Network is a full-function, national ATM network and is made up of 242 Canadian participating financial institutions and their respective ATMs. To date, the Canadian operation of THE EXCHANGE® Network has grown to over 2,100 ATMs today.

BE DING-FREE!

The banks and credit unions on THE EXCHANGE® Network have agreed to never charge each other's cardholders surcharge fees. You will never pay any additional fees to access your own money even if you use another Financial Institution's ATM. Yes, you still have to pay your normal account fees but that's it, nothing extra. This truly means that if you are a credit union member you can use the bank or credit union ATMs and bank customers, you can use the credit union or bank ATMs on THE EXCHANGE® network without incurring any surcharges. Just look for THE EXCHANGE® logo at or near the ATM to be ding-free.

DEPOSIT INFORMATION

Whether you're at home, visiting Newfoundland, BC, or anywhere in between, you can use any of the deposit-taking ATMs on THE EXCHANGE® network to make a deposit. Really! Because Peoples Credit Union is listed as a partner you can deposit in any Province, at any deposit-accepting ATM, regardless of where your account is held.

US ACCESS

When you're traveling within the USA, THE EXCHANGE® is still available to you. Just look for THE EXCHANGE® logo. The majority of Exchange ATMs in the USA are also surcharge free but you may find that some states will have a nominal charge. Peoples Credit Union has signed up for ACCEL® Point of Sale (POS) in the United States, and just like at home, purchases in the United States may be paid for using your debit card. Just swipe and verify the transaction with your confidential PIN.



Look up ATM locations at www.the-exchange.ca

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
Aviva 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

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*Mutual funds are offered through Credentia Asset Management Inc.

IN THE COMMUNITY...

PETER'S PLAYERS AND PEOPLES CREDIT UNION PRESENT AN INNISFIL CONCERT SERIES

Peoples Credit Union has partnered with music promoter, Peter Swanek, of Peter's Players, to bring top performers of blues, R&B, funk, soul, folk and jazz to the Innisfil Lions Hall, 982 Innisfil Beach Road, in Alcona for reasonable ticket prices. Peter is well known locally, with a seven-year history of bringing some of the most eclectic blues concerts north of Toronto to Innisfil.

Concert tickets are available at the Stroud and Alcona branches.
For more information visit: www.petersplayers.com

Upcoming concerts

Guitar Shorty

Texas Blues Guitarist credited with influencing Buddy Guy and Jimmy Hendrix
Friday, February 1st at 8:00pm (\$35 per person)

Anne Lindsay & Jason Fowler

Anne Lindsay – Violinist of the Year, 2007 National Jazz Awards and Best Instrumentalist and Solo 2007 Canadian Folk Music Awards.

Jason Fowler – Guitarist Songwriter and two-time award winner at the prestigious Walnut Valley National Guitar Championships.
Saturday, March 1st at 8:00pm (\$25 per person)

Lee Oskar Harmonicas

25th anniversary tour featuring Lee Oskar, Michael Pickett, David Rotundo with special guest Enrico Crivellaro

Lee Oskar currently performs with the Lowrider Band (Howard Scott, Morris Dickerson, Lee Oskar and Harold Brown), four of the Platinum recording artist, writers and performers of "Low Rider", "Why Can't we be Friends", "Cisco Kid", and more.

Friday, March 28th at 8:00pm (\$35 per person)

DID YOU KNOW WE OFFER hyperWALLET™?

It's a secure, convenient way for our members to pay online:

Add Cash - Transfer funds directly from your financial institution.

Withdraw Cash - Move funds from your hyperWALLET™ directly to any bank or credit union account in Canada or the United States.

Email Cash - Send Cash from your hyperWALLET™ to any email address.

Auction Tools - Send or receive auction payments.

Foreign Exchange - Convert \$CAD and \$USD online.

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