



Make a mint on your investments.

Right now, you can make a mint on your investments with superior rates on new deposits, plus a striking bonus offer.

Choose from two incredible term deposit options when you transfer in new funds to:

- **18-month term deposit with a minimum \$25,000 at 2.15%***
- **5-year term deposit with a minimum \$15,000 at 2.50%***

Not only will you receive an outstanding return on your investments, you'll automatically receive a 99.99% pure Silver half-ounce coin from the Royal Canadian Mint's limited edition 'O Canada Series.' A spectacular set of 12 unique coins that have been specially crafted featuring iconic Canadian imagery for 2013. There's a new release monthly so you can transfer-in new funds each month to collect the whole series of coins!

Mark your calendars for when your investments come due and switch to a Comtech term deposit to really let your savings shine. Come in, call or visit us online at comtechcu.com to start today.

*Rates subject to change. Limited time offer. One coin per member per month. Details in branch. Limited to 100 coins per month.

AGM HIGHLIGHTS

Communities United and Standing Strong

2012 was an exciting year for Comtech, as we grew rapidly, reached out to support our members, and celebrated the United Nations International Year of the Co-operative, which raised public awareness and support for causes such as poverty reduction, employment generation, and social integration within our communities.

Our highlights from 2012:

- **Assets increased by 8% and contributed to the year-end balance sheet totalling \$181.2 million**
- **Total deposits equalled \$165.2 million, up \$13.7 million**
- **Registered savings plans grew by 12%**
- **Loans grew by \$14.8 million or 10% ending at \$161.3 million**
- **Commercial loans rose from \$19.7 million to \$35.6 million**
- **Residential mortgages increased by 3%, totalling \$102 million**
- **Class B, Series 1, 2, and 3 dividends were paid to participating members at a rate of 4.44%**

Our forecast for 2013...

- A new HomeBanking system will enhance the user experience, enabling money transfers to and from other financial institutions
- Our member and loan applications get streamlined with a new interface and the introduction of a Smartphone app
- A new insurance agency structure will allow direct purchases through Qtrade and further member support
- A data system upgrade will allow for major improvements across our platforms
- New member acquisition remains a focus as we expand our branch network in Ottawa and welcome Bell Media and affiliates to the Comtech family
- We will continue our support with pensioner groups in Ottawa and Toronto
- Our commitment to Central 1 will be finalized allowing us to offer the best pricing structure to our members
- We've partnered with Opportunity International to raise \$105,000 to build two micro banks in Ghana

Look for the full 2012 Annual Report under "About Us" on our website at comtechcu.com.



If you're a committed student who's giving back to your community, you could be eligible to earn a scholarship to help pay for your education costs. The Scott Jamieson Scholarship Award is open to all members and we will be awarding three \$1,000 scholarships this year to help pay for postsecondary education costs. Do you have a child or grandchild entering postsecondary studies? Be sure they know about this awesome opportunity.

Get all the details online at comtechcu.com under our "lounge" section and be sure to apply before this year's deadline on April 30, 2013.

Invest in Your Credit Union

For a limited time our Member Share Offer is back!

Get an incredible 3.50% return on a 5-year investment. Referred to as "Class B" shares they are RRSP eligible, so you can take advantage of the added tax break. There are only a limited number of shares available on a first come, first served basis – so don't delay. **Get your shares before this offer ends. Our last series sold out in 60 days!**



our roots

Community Counts at Comtech

We are always pleased to hear from our members and when one of you stood up at our Annual General Meeting on March 2nd to tell us how pleased you were to learn about the many ways Comtech gives back to its communities and supports local charities, we couldn't have been more delighted.

For us, being a Credit Union is so much more than the products and services we deliver. It's about the investment we make in our members and the communities we serve. It is something we have done since we opened our doors in 1940 and it is something we will continue to do year after year.

In 2013, we will make commitments to the following:

- St. Paul's Breakfast Program
- St. Paul's Community BBQ
- Autism Awareness Golf Tournament
- Kiwanis Club
- Adopt a Family at Christmas
- Bell Canada Hockey, Baseball and Bowling Tournaments
- Scott Jamieson Scholarship Program
- Student Leadership Program
- Help to build two financial institutions in Ghana, Africa

LIKE US ON FACEBOOK FOR A CHANCE TO WIN!



Did you know Comtech has its own Facebook page? We do and it's chock full of information, insights, our latest offerings including promotions and seminars, and so much more! Come on over to www.facebook.com/ComtechCU and check us out to stay in the know about your Credit Union.

HOT TIP: While you're there, be sure to "Like" us and we'll automatically enter you for a chance to win a \$10 Tim Horton's gift card or roll of commemorative pennies valued at \$10.

Pre-divorce financial preparation is key to protecting your finances

According to Statistics Canada's 2006 census, four out of ten marriages end in divorce, with the highest trend currently being with those aged 50 and older. If you're contemplating a separation or divorce, it's important to take the right steps to protect yourself financially before you initiate any action.



One of the first steps is understanding, organizing and taking control of your finances by listing all of your assets and liabilities, which will help you, your lawyer and your financial advisor. List all of your family assets including family home, cottage, timeshare, vehicles, jewelry, art, rare collections, family heirlooms, investments including GICs, stocks and bonds, all bank accounts, pension plans (employer/CPP), and RRSPs including spousal contributions, and RESPs you have set up for your children. Now list all of your family liabilities including mortgage, line of credit, loans including car and home loans, and all joint and single credit cards. Ask your lawyer when you should remove your name from a joint credit card and/or line of credit. Next steps include requesting a credit report and reviewing your will. If you don't have a will, it's time to prepare one.

Tax records are important and may be forgotten or left behind. Be mindful and store them in a safety deposit box or with a trusted family member or friend. If you are a business owner, keep all of your business records in a safe place and let your accountant know you will need financial statements. Your lawyer can advise you about the requirements.

To learn more on how to prepare yourself financially for a separation or a divorce, attend one of our FREE upcoming educational seminars listed at right or you can sign up for a free bi-weekly Divorce Webinar Series offered through www.DynamicDivorceDuo.com.

All members attending an in-house or an online seminar will receive a helpful *Pre-Divorce Do's and Don'ts Checklist*.

SEMINARS

Mississauga
Creebank Campus
May 2nd
12:00 p.m. *Women only*
1:00 p.m. *Men only*

Toronto Branch Boardroom
May 2nd 5:30 to 7:00 p.m.

Light refreshments will be served. RSVP Sheila Bradt at bradt@comtechcu.com or 416.598.1197 ext. 2239 by May 1st.



Opportunity International
CANADA

Together We Can Make A Difference.

Help us stand up to poverty by putting the tools of change into the hands of those who need it most. Comtech has set out to raise \$105,000 to help build two financial institutions in Ghana, Africa and you can be a part of it.

We partnered with an amazing non-profit organization called Opportunity International that is committed to breaking the cycle of poverty in the developing world by providing small business loans, savings, insurance and training to over two million people and 20 countries worldwide.

We've reached out to your fellow members and have enlisted over 50 "Good Neighbour Ambassadors" from over 25 different communities in Ontario who will be taking part in a 5 km walk, run, ride or skip through your community on September 7, 2013 to help us reach our fundraising goal. We are counting on you to support your community Good Neighbour Ambassador by pledging a donation. Within the next two weeks you'll receive a letter with the name of your Good Neighbour Ambassador and full details about this initiative. Once we reach our goal, Opportunity International will match it dollar for dollar – amazing!

We have made it easy for you to show your support. You can make your pledge online at comtechcu.com; simply click on the Opportunity International link, you can mail a cheque to us payable to Ghana Community Account, or you can call your branch to transfer your donation from your account. A tax receipt will be issued for donations of \$20 or more.