

summer 2010

profile

assets \$162,819,128

loans \$139,801,130

savings \$149,975,331

# of members 14,767

1-year GIC 2.00%\*

1-year mortgage 3.09%\*

\*Rates subject to change without notice.

Your first stop before you shop.

We'll help you find the car you want, finance it and even insure it.



**Buying a new vehicle can leave you driving around in circles.** Knowing where to start, where to find the best deal and how to avoid getting taken for a ride can be dizzying. Dealer incentives and 0% financing are designed to create a lot of traffic, but the fine print will often leave you less than satisfied.

At Comtech, we're on your side and we'll always give you the facts up front. No haggling, no hassles - guaranteed. You'll get our best rate every time and have the flexibility to choose the plan that best suits your needs. We offer competitive fixed or variable rates on cars two years or newer, with terms up to 72 months. Plus, benefit from up to 100% financing, choose your ideal payment schedule and enjoy the added advantage of making extra payments at anytime without penalty.

Find everything you need to get behind the wheel with one stop service at Comtech. Come in, call or apply online to get moving today!

\*Rates subject to change without notice.

### MAKE YOUR NEXT VEHICLE PURCHASE A SMOOTH RIDE.

Come in and get pre-approved before you shop and you'll have the bargaining power you need to wheel a better deal. Or take advantage of our convenient, low cost car buying service provided by Car Choice Canada and let us do the leg work for you. Industry expert Bruce Lloyd will help you track down the vehicle you want and even negotiate the best possible price on your behalf at a cost of only \$100. Contact your Personal Financial Officer for more information or visit our website under Personal Loans.

Take a Scroll Online

[comtechcu.com](http://comtechcu.com)

Our brand new website has launched and with it a fresh look and feel. Now, we've made it even easier for you to access the online information and resources you've always enjoyed. Find what you're looking for with our easy-to-navigate menu and quick links to applications, rates, news and more. Check out our latest promotions on our homepage and with one quick click you can logon to online banking or chat live with our knowledgeable and friendly financial experts.

It's all part of our commitment to bring you a better banking experience. Visit us at [www.comtechcu.com](http://www.comtechcu.com) today and see for yourself what we're so excited about.



Comtech sets the gold standard for savings.

**When it comes to creating savings opportunities for our members, we've got the golden touch.** Invest in a Comtech term deposit and benefit from our best rate, plus the assurance that comes with a guaranteed investment. Choose the term that is right for you, then sit back and watch your nest egg grow.

Whether you prefer to play it safe with a guaranteed investment, want to take a little more risk in hopes of higher rewards, or you prefer to diversify with a bit of both, we offer a complete range of savings products and services designed to suit your individual needs. Term deposits, mutual funds, registered plans, high interest savings accounts, and so much more. Whatever you're saving for, we can help you plan for and achieve your short and long term savings goals. Let our knowledgeable investment advisors provide you with the personalized and expert service you deserve. Come in, call or visit us online at [www.comtechcu.com](http://www.comtechcu.com) to learn more about our savings strategies today.

Are you taking the **Bell** package?



If you're nearing retirement, we can help make the planning process easier. We'll provide you with expert advice and essential strategies you need to make this transition a smooth one. We can even meet you at your workplace to discuss all your needs. Call Mel Caterine at 416.598.1197 ext. 2201 to book your appointment today.

our roots

Our Foundation is Rooted in our Service

## In Memoriam



It is with great sadness that we announce the passing of our Chief Integrity Officer, **Paul Little**, on **March 22, 2010**. Paul was very well known and respected in the banking industry, having worked the past 44 years for TD Bank, Credit Union Central, DICO, Level 5 and Comtech. For those that did not know him, Paul was a good employee and a great man. He was always kind and considerate, always calm and collected, he was the voice of reason and rationality, he was filled with wisdom but balanced with humility, he always had time for you regardless of circumstances and he always went out of his way to make our lives easier. We will remember him every time we see an episode of Leave it to Beaver, a garage sale or need an answer to a complicated situation. Paul leaves behind his wife Darlene of 39 years, sons Adam (Tiffany) and Jamie, and his two grandchildren, Luke and Reese. Paul will live forever in our hearts and minds.



## Plan the Perfect Escape



**You've thought of just about everything for your fabulous family getaway this summer.** The bags are packed, tickets booked, the mail will be picked up by your neighbour, and you've gathered up a goodie bag of every possible distraction for the kids. You're almost ready to hit the road. But we've thought of just a few more details that could help make your journey even better.

- ✓ Take advantage of our incredible member discounted rates on travel insurance and have peace of mind knowing you're protected against those unexpected bumps and setbacks that can often arise far from home.
- ✓ Save yourself those pesky surcharges that random ATMs will hit you up for and look for THE EXCHANGE® or ACCEL® Network at over 2,400 ATMs throughout Canada and 1,300,000 point of sale terminals in the US.
- ✓ Take advantage of our great rate loans from as low as 6.25%\* and make the most of your next holiday. You'll benefit from flexible terms and low monthly payments. It's an affordable way to enjoy yourself now and spread the cost out over time.

Let us help you pack everything you need into your next vacation. Come in, call or visit us online at [www.comtechcu.com](http://www.comtechcu.com) and we'll help you tie up any loose ends before you take off.

\*Rate subject to change.



## Give your teen a little more freedom.

**Financial freedom that is.** Teach your teens how to manage their money and do a wealth of good for their confidence, independence and learning a thing or two about responsibility.

We've designed our **MP2** Account to help you accomplish all this and more by combining the best of our savings and chequing features into one simple account. They can save for the things they want with the high interest savings portion or spend a little on the things they need with easy access chequing.

Together with your guidance and the help of their very own Personal Financial Officer they can learn how to create a budget, set financial goals and start saving early for those important expenditures down the road – like buying their first car or saving for college or university.

As a member they'll receive our cool quarterly newsletter packed with tips on smart shopping, buying a cell phone, getting their first job, and so much more. Plus, they'll have access to tools and information just for them in our online lounge. Learn more at [www.comtechcu.com](http://www.comtechcu.com) and get your teen on the right track today. **Become a fan on Comtech's Facebook page and you'll automatically be entered to win\* a backpack stuffed with awesome goodies!**

\*No purchase necessary. Details in branch.

## Join us for a Sizzlin' Celebration – Saturday, August 21st



Gather up your loved ones and come out for a fun filled day of festivities and fabulous eats as we commemorate **70 Years of Service at Comtech**. What better way to mark the occasion than with the people who have brought us to our success - our staff and members. It's an event the whole family will love. Please R.S.V.P. to Sheila Bradt at 416.598.1197 ext. 2239 or [bradt@comtechcu.com](mailto:bradt@comtechcu.com) before **August 9th** to confirm your attendance. We hope to see you there!

**Date:** Saturday, August 21st // **Time:** 12:00 p.m. start // **Location:** Ward's Island Clubhouse, less than 300 feet from the Ward's Island ferry dock // **Ferry Details:** Catch the ferry at the foot of Bay Street & Queen's Quay to Ward's Island; runs every 45 minutes with a ferry leaving at 11:45 a.m.