

summer 2011

profile

assets \$163,551,077
of members 13,881

loans \$141,261,434
1-year GIC 1.75%*

savings \$150,801,794
1-year mortgage 3.09%*

*Rates subject to change without notice.

THINK YOU'RE PAYING FEWER FEES THAN THE NEXT GUY?



At Comtech, we're confident our members are enjoying some of the best rates and savings around.

And not just on mortgages, but on their everyday banking too! See how these chequing accounts stack up...

COMTECH	BMO	CIBC	RBC	SCOTIABANK	TD CANADA TRUST
NO FEE	\$4-25	\$4-25	\$4-30	\$4-15	\$4-25

Fees rounded to the nearest dollar. Based on financial institution's online posted rate as of June 14, 2011.

With Comtech's MemberLink Account, you enjoy FREE transactions, free bill payments, free transfers to accounts at other financial institutions and free ATM transactions using THE EXCHANGE® Network. You get all of this with no monthly fee and no minimum monthly balance to maintain. It's our premium chequing account package available exclusively to members with direct deposit of your pay.

If you're not already enjoying all the perks of unlimited banking at Comtech, we dare you to compare. Talk to us today about bringing your primary chequing over to us. We'll do a side-by-side comparison of your existing account and if you like what

you see, we can help you make the switch with ease. Let us reward you with more free services than you've ever had before!

*Rates subject to change.


THINK YOU HAVE THE BEST MORTGAGE ON THE BLOCK?



If you're not already enjoying the many benefits of a Comtech Mortgage, we dare you to compare. Did you know that on average Comtech offers a lower rate on mortgages than many of the big banks? See for yourself!

COMTECH	BMO	CIBC	RBC	SCOTIABANK	TD CANADA TRUST
3.84%	4.14%	4.04%	4.24%	5.39%	4.14%

Based on a 5 year fixed rate mortgage. Rates subject to change. Based on Fiscal Agent's online posted rate as of June 23, 2011.

When you look at the difference between a rate of 3.84%* and 4.24%* on a \$300,000 mortgage, your savings is more than \$1,100 per year. Over a 25 year term, you could be looking at more than \$19,500 in savings by switching to Comtech.

STILL NOT CONVINCED? THEN LET US TELL YOU ABOUT OUR NEW ACCELERATOR MORTGAGE!

It's an incredible 5-year variable rate mortgage at 2.2%*. Yes, that's right – 2.2%! You benefit from a low variable interest rate while the market is good and still have the option to lock-in to a fixed campaign rate at anytime. Your payment amount is based on our current 5-year fixed campaign rate. This benefits you in two ways: should interest rates increase substantially in the future, your monthly payment is positioned to sustain this fluctuation and/or should you wish to convert to a fixed rate mortgage, your monthly budget is better prepared to sustain a higher fixed term payment. While interest rates remain low, the difference between the variable rate and the fixed rate amount is applied directly towards your principal, making you mortgage free even sooner. So what are you waiting for? Come in, call or visit us online at www.comtechcu.com today!

*Rates subject to change.

REFER A FRIEND AND STOCK UP! Go ahead, spread the word. 100% of our members surveyed said they would recommend Comtech to a co-worker, family member or friend. We'll thank you for your referral with a \$20 gift card for gas or groceries, PLUS you and the person you refer will be entered in a draw to win \$500 in groceries! It's our way of saying thanks for being a member and proud of it.

Our roots

Our Foundation is Rooted in our Service

House Proud

"Becoming a home owner has been such an exciting process," Vivienne gushes. "I can't believe it happened so quickly for me."

Just a little over a year ago, Vivienne was packing her bags to go live and work in Vancouver at the 2010 Olympic Games. Not only was this going to be a great opportunity in her career, it was about to open the door to another exciting adventure for her – home ownership.

"Since my living costs would be covered, I decided to rid myself of some big expenses at home, including paying rent on a townhouse. It seemed like the perfect opportunity to set aside a good chunk of my income and fast," Vivienne shares.

"I didn't know a thing about buying a home, so I went to the Credit Union for help," Vivienne says. "My financial advisor, Vera, took me through it step by step. She helped me determine what I would be comfortable spending, set up a savings plan to help me reach my goal of putting 20% down, and had me pre-approved before I left."

On June 20, 2010, Vivienne became a home owner for the first time. "Without Vera and Comtech, I wouldn't be where I am today," she explains. "I haven't always been great with money and I definitely wasn't aware of all the costs associated with owning a house. Vera helped me understand all of it. We worked out a realistic budget and set up automatic payments for all of my bills."

"Having it all mapped out has really taken the worry away," Vivienne shares. "She has really helped me balance my life. I'm getting great advice and the help I need to make my goals a reality."

If you have a Comtech story you would like to share, please send it to: Sheila Bradt, Comtech Credit Union, 102 – 220 Yonge Street, Toronto, ON, M5B 2H1 or e-mail bradt@comtechcu.com.

relationships rooted in traditional values

Care Centre 1.800.209.7444

Toronto	416.598.1197
Mississauga	905.625.6662
Nepean	613.763.4313
Ottawa	613.234.0450

Cash withdrawals are available from any ATM displaying THE EXCHANGE, Interac and Cirrus symbols.



You're Invited, Ottawa!

The park is accessible by Ottawa public transit, please call 613.741.4390 for directions. If driving, there is a \$7 fee per vehicle. It will be a fun-filled day of festivities and a scrumptious BBQ. Please RSVP Catherine Lagacé by August 12th at 613.234.0450/1.866.681.6172 ext. 221.

Plan. Pack. But most of all - Prepare!



Whether your summer holiday plans include a fun-filled family adventure south of the border, a weekend getaway to cottage country with friends, or a romantic jet-set holiday overseas, Comtech can help you make the most of your memories with a little pre-planning.

- **Ensure peace of mind is at the top of your packing list with our great member discounted rates on travel insurance.**
- **Save on surcharges when withdrawing cash on the go and use THE EXCHANGE® or ACCEL® Network at over 2,300 ATMs throughout Canada and 1,300,000 point of sale terminals in the U.S.**
- **Get away sooner than planned with a low rate loan from as little as 6.75%*. It's an affordable way to make your plans a reality now, while you spread the cost out over time.**

Let us know how we can help you make the most of your next vacation. Come in, call or visit us online at www.comtechcu.com.

*Rate subject to change.

SPECIAL NOTICE As of June 15, 2011 Comtech will no longer have an ATM located at 220 Yonge Street. We apologize for any inconvenience this may cause you. Close to this location we have four full-service ATMs that are part of the NO FEE EXCHANGE® ATM Network and are within a five-minute walk of the Eaton Centre. Contact your branch or visit www.comtechcu.com for the nearest location. THE EXCHANGE® ATM Network gives you convenient access to your account at over 2,300 full-service ATMs across Canada without paying additional surcharges. Free location apps are available for Android, Blackberry and Apple Smartphones. For convenient ATM locations visit www.the-exchange.ca.



As a member and owner of our Credit Union, one of the biggest things we value is your opinion. We want to know what we're doing right for you, what we could be doing better and what you need from us to make your banking experience the best it can be. Look for our Member Survey in the mail or online in the upcoming month. Then let us know what you think, so we can do whatever we can to serve you better.