

assets \$180,437,281	loans \$158,019,432	savings \$164,615,602
# of members 13,102	1-year GIC 1.85%*	1-year mortgage 2.99%*

*Rates subject to change without notice.

GO FOR A NEW PERSONAL BEST



Want to see guaranteed results on your RRSP and TFSA investments?

Term deposits are a great way to ensure a successful finish. Right now we're offering two incredible ways to ensure your savings reach their full potential.

- **1.85%*** for a One Year Term
- **2.15%*** for an 18 Month Term

Why is a term deposit a great solution for your registered savings? Let's assume, as an example, that you'll earn \$471.75 on your investment by the end of the one year term. In a non-registered investment if we assume your annual income is \$50,000 and as an Ontario resident your top dollars are taxed at 31.15%, you would end up paying \$146.95 in taxes on the \$471.75 you earned in interest.

With a TFSA the money you earn in interest is the money you keep – that's \$471.75 all for you. As of 2013 you can contribute up to \$5,500 per year and have the freedom to dip into your savings at any time without penalty. If you've never contributed to a TFSA before, that's up to \$25,500 that could earn interest tax-free.

With an RRSP you continue to earn interest on the full value of your investments plus any interest you accumulate, as it grows tax-sheltered until retirement. Your contributions also earn you an immediate tax break as deductible income.

MAXIMIZE YOUR EFFORTS WITH AN RRSP LOAN

With rates as low as 3.00%** you can borrow the funds needed to top up your 2012 contribution and take advantage of the tax savings only an RRSP offers. Our financial experts can help you determine the loan amount and payment schedule that best suits your financial picture. Plus, when you apply your tax refund directly to your loan, it can help greatly to reduce your payments and interest.

Choose one or choose both. See how an RRSP or TFSA can take your investments the distance. Come in, call **1.800.209.7444**, or visit us at **comtechcu.com** before the **RRSP deadline – March 1, 2013**.

*Rate subject to change. Minimum \$500 deposit.
**O.A.C. Rate subject to change. Annual Percentage Rate (APR) of 3.00% is based on interest being calculated monthly and assumes no other costs of borrowing other than interest.

» **RRSP DEADLINE IS MARCH 1, 2013!**

EXTENDED HOURS to help you make your 2012 contributions on time. The Eaton Centre branch is open on Saturday, February 23 from 9 a.m. to 3 p.m. and February 25 to March 1 from 9 a.m. to 8 p.m.



Opportunity International
CANADA

On September 7, 2013 Community Ambassadors from over 25 different communities in Ontario will be taking part in a 5 km walk, run, ride, or skip through their communities to help us with a very special mission. *Comtech has set out to raise \$105,000 to help build two financial institutions in Ghana, Africa by way of an amazing organization called Opportunity International.* Once we reach our goal, the Canadian International Development Agency will match it dollar for dollar.

The United Nations designated 2012 as the "International Year of the Co-operative" in recognition of the important role Credit Unions play worldwide. As we celebrate this amazing milestone and acknowledge our efforts locally, we also recognize that being part of a co-operative carries the additional responsibility of helping other co-operatives on a global level.

Opportunity International is a non-profit organization that is committed to breaking the cycle of chronic poverty in the developing world.

So what is your role in all of this? We are counting on you to support your Community Ambassador by pledging their efforts in this 5 km event. Any amount will do, that part is up to you. Whatever amount you choose to pledge will be doubled automatically.

Help us stand up to poverty by putting the tools of change into the hands of those who need it most. Support your Community Ambassador and pledge their efforts on September 7, 2013. We have made it easy for you to show your support. You can mail a cheque payable to Comtech's Community Run or make your pledge online at **comtechcu.com**, click on the Opportunity International link. **If you are donating online, it is very important that you use the link on our web page; if you donate directly from the Opportunity International website your donation will not be matched. A charitable receipt will be issued for donations of at least \$20.** We will be posting members' donations and total amount raised by each community on our website; however, you do have the option to remain anonymous.

Learn more about Opportunity International by visiting opportunityinternational.ca.

REMINDER! NEW ATM/Debit Cards Delivered

Your new chip-enabled ATM/Debit Card has been sent to you. There are many benefits of chip card technology, including extra security and protection from counterfeit, identity theft and fraudulent activity. They are virtually impossible to copy and do not require a signature, just your Personal Identification Number (PIN).

No need to call us to activate, simply use the new card and your old one will be disabled automatically. Use it anywhere you used your old card, just simply pair it with your PIN for that added protection when you swipe or insert it into the card reader.

ATM cards with a magnetic stripe were discontinued as of December 31, 2012 and are no longer functional.

Comtech's Personal Best

Compare our term deposit rates with the others – we've bested them all!

	BMO	CIBC	RBC	Scotia-bank	TD Canada Trust	Comtech
1 YR	1.15%	0.90%	1.35%	1.35%	1.00%	1.85%
5 YR	2.05%	1.75%	2.05%	2.25%	1.90%	2.40%

Posted rates as of December 18, 2013; subject to change without notice.

An Afternoon Affair to Remember

It's that time of year again. Our **Annual General Meeting will be taking place on March 5, 2013** and we would love to see you there. Lunch is sure to delight as you gather amongst fellow members and staff for an enjoyable afternoon on us.

WHERE: Marriott Eaton Centre Hotel
525 Bay Street, Toronto

WHEN: Tuesday, March 5, 2013
Reception 11 a.m., Lunch at noon
Meeting 12:30 to 3:00 p.m.

RSVP to Sheila Bradt at 416.598.1197 ext. 2239 by February 22, 2013. **Note:** Cancellations must be made prior to this date to avoid a \$40 per plate charge.

Pick up a copy our 2012 Annual Report in branch or download a copy online under "About Us" after February 22, 2013.

Make a mint on your investments.

We're inviting you to take advantage of a limited time offer to make a mint on your investments with superior rates on new deposits. Choose from two incredible term deposit offers:

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



There's more! 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 for 2013 that has been specially crafted featuring iconic Canadian imagery. There's a new release every month so you can transfer-in new funds monthly to collect the whole series!

So 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.

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

Get our personal best – The MemberLink Chequing Account

Switch to **FREE On-The-Go-Banking** and you could save \$200 in service charges each and every month!

WHAT YOU GET

- **FREE Interac® direct payment transactions**
❖ save over \$77 a month based on 5 transactions a day
- **FREE bill payment including automatic payments to your bills**
❖ save \$5 a month based on 10 bill payments
- **FREE online HomeBanking, online statements and cheque images**
❖ save \$15 a month by eliminating service fees
- **FREE daily banking transactions**
❖ save \$30 a month based on two transactions per day
- **FREE ATM withdrawals, deposits, and transfers when using one of the more than 2,300 ATMs offered through THE EXCHANGE® Network or Comtech ATMs**
❖ save over \$36 a month based on 3 withdrawals per week
- **One FREE book of cheques to get you started**
❖ save \$12 based on a book of 50 cheques
- **FREE funds transfers to accounts held at any financial institution in Canada**
❖ save \$20 a month based on one weekly transfer per month

- **FREE Smartphone apps**
❖ save time with On-the-Go-Banking

EXTRA PERKS

- **Superior rates offered on High Interest Savings, TFSAs, group and regular RRSPs**
- **Overdraft Protection starting at \$500 (OAC)**

If you're not already enjoying all the great stuff we've packed into our **MemberLink Chequing Account** make the switch today. Tell your friends, neighbours, and co-workers too!

FREE Financial Advice For All

Come check out our **FREE** Financial Planning Seminars for information and guidance from our experts. Have your questions answered, learn useful tips, and enjoy some light refreshments.

SEMINAR 1 – Budgeting 101

January 29, 2013
12 p.m.
Mississauga Branch
RSVP: Peter 416.598.1197 ext. 2201

SEMINAR 2 – Should I invest in a TFSA or RRSP?

February 5, 2013
12 p.m. or 1 p.m.
Mississauga Branch
RSVP: Barb 905.625.6662

February 12, 2013
12 p.m. or 1 p.m.
Mississauga Branch

For more information on our upcoming seminars, visit us online at comtechcu.com > Lounge > seminars.