



OUR FAMILY, YOUR FUTURE

www.firecreditunion.ca

HOTSTUFF

Your future lasts a lifetime.



CAMP BUCKO FUNDRAISER



You never stop having goals in life. We want to make sure you achieve them whatever they are. Tell us what you're looking forward to. We'll help you secure your financial future, and make it happen. A great way to start is with a **Registered Retirement Savings Plan (RRSP)** at our preferred rates.

If you haven't set up or topped up your RRSP yet, now's the time to do it. RRSP contributions are tax-deductible and earn tax-deferred income until the time you cash them. Best of all, when you borrow and invest your RRSP contribution at **THE FIRE DEPARTMENT EMPLOYEES CREDIT UNION**, we give you 90 days deferred payment on your loan!

You may be eligible to withdraw up to \$25,000 of your RRSPs without penalty toward buying a new home and \$20,000 for continuing education, thanks to the government-approved Home Buyers' Plan and Lifelong Learning Plan. Partner your RRSPs with a **Tax Free Savings Account (TFSA)** for even higher tax-sheltered earnings.

Here are some more RRSP benefits:

- **Your choice of flexible plans – 1- and 3-yr term deposits now with compounding interest!**
- **Convenient contributions through direct deposit, payroll deduction, by mail or in person**
- **Easy online transfers from your chequing and/or savings accounts into your RRSPs and TFSA**
- **Deposits automatically insured by the Deposit Insurance Corporation of Ontario**
- **Investment loans at our competitive rates with flexible repayment options**

We'll donate \$2 to Camp Bucko burn camp for kids when you open any type of investment or take out an investment loan.

For more information, or to open an RRSP, contact your branch or go to our website. We care about your financial future, so talk to us today. **THE FIRE DEPARTMENT EMPLOYEES CREDIT UNION** is by your side all the way.

CAMP BUCKO

HELP US SEND A KID TO CAMP.

CAMP BUCKO is just for kids and teens with burn injuries, and you can help us send them there. It costs approximately \$1,600 to give one child a chance to make friends, have fun and enjoy the outdoors with other kids going through the same thing. You can help **THE FIRE DEPARTMENT EMPLOYEES CREDIT UNION** raise enough money to send as many kids as possible. We'll make a donation every time any of these products or services are opened! Some examples of how our donations will work:

- *Sign up for everyday banking, and we'll donate \$2.*
- *Take out a mortgage, equity line of credit or car loan, and we'll donate \$5.*
- *Be approved for any loan or purchase a term deposit, and we'll donate \$2.*
- *Open a new membership with a family member, and we'll donate \$2.*

Get the family involved. Donate proceeds from a lemonade stand, car wash, a garage or bake sale, or mowing the neighbours' lawns!

Please help us help these kids. For more information about our Camp Bucko campaign, call us or drop by your branch. Your Credit Union cares about its community.

WE ALL WIN ON CREDIT UNION DAY On October 15th, your Credit Union celebrated Credit Union Day with cake and coffee and a draw for all members who joined us. **Trevor Harris** was the lucky recipient of a \$50 gift certificate from Home Depot!



HELPING YOU SAVE MONEY. IN MORE WAYS THAN YOU THINK.

SAVING MONEY IS A GOOD THING FOR EVERYONE.

Our **EVERYDAY BANKING PACKAGE** is a great way to scale back on your day-to-day banking costs. And pay a lot less than you'd pay for the same services at most financial institutions.

For a monthly fee of only \$11.95, you'll receive:

- **UNLIMITED** POS transactions – no more counting how many times you've "swiped the stripe"!
- **UNLIMITED** ATM deposits and withdrawals at The Exchange Network (in Canada only)
- **UNLIMITED** bill payments – online or by phone
- **UNLIMITED** telephone banking – call **1.877.430.FIRE**
- **UNLIMITED** online banking – at **www.firecreditunion.ca**
- **UNLIMITED** automatic funds transfers
- Basic cheques
- 2 non-Exchange ATM withdrawals per month*

Add these savings to the superior security and convenience of our online banking services, and we've truly got you covered. Not to mention the fact that keeping your savings and day-to-day finances in one place makes life a whole lot easier.

We're here for you – in more ways than you think. Call the **EVERYDAY BANKING** hotline at **416.440.1294** or **1.866.833.3285** for all the details.

Help us send a kid to camp. When you sign up for an everyday banking package, we'll donate \$2 to Camp Bucko burn camp for kids.

*Network transaction fees may apply.

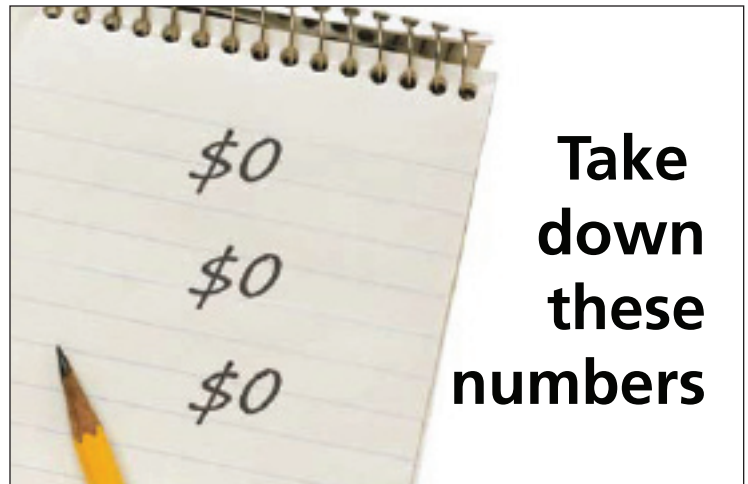


THE NEW TAX FREE SAVINGS ACCOUNT HELPS YOU SAVE AT EVERY STAGE.



CALL OUR TAX-FREE HOTLINE NOW

+ 416.440.1294 1.866.833.3285 firecreditunion.ca



Take down these numbers

- No charge for monthly payments.
- No charge for unlimited access to legal, home and health advice.
- No increase in your auto premium after an accident with our Driving Record Guarantee option.

Find out more about group, home and auto insurance from Aviva.

Call 1-877-787-7022 today!

The Value of One. The Power of Many.
That's the difference with Group Insurance.





LET YOUR EQUITY DO THE WORK

Your home may well be the largest investment you ever make. Making your equity work for you can make it the most enjoyable as well.

With the cost of living continuing to rise, are you looking for ways to increase your cash flow and get the best possible rate for all of your borrowing needs? At **THE FIRE DEPARTMENT EMPLOYEES CREDIT UNION**, we can help.

By using the equity you have built up in your home, you may qualify for our lowest loan rate. That can make more room in your monthly budget and save you thousands of dollars in interest.

Let's look at an example. If you have accumulated debt of \$25,000 and you're repaying it at \$750 per month, you could save more than \$24,500 in total interest by paying off your debts with a Home Equity Line of Credit. Plus, you could be debt-free in three years instead of almost six!

STAY ONE STEP AHEAD OF SCAMMERS – ALWAYS

Member Card (ATM/Debit card) skimming is a growing problem. Not just in large urban centres but in every community. Your Credit Union has security procedures in place which includes monitoring unusual activity. It remains important, however, that you review your transaction history often for irregularities and **stay one step ahead.**

Tips from Interac® and your Credit Union:

- Shield your Personal Identification Number (PIN) when processing transactions at an ATM or at a merchant.
- Never let your Member Card out of your sight and allow only one swipe. Always take your card and transaction record with you.
- Check your statements, balances and transactions and contact us immediately with any discrepancies.
- If your Member Card is lost, stolen or retained by an ATM, notify us as soon as possible.
- Do not disclose your PIN to anyone. Memorize it. Keep your card in a safe place and never lend it to anyone.
- When choosing your PIN, do not use obvious information or you could be liable.
- Conduct transactions when you feel secure.

Remember, do not use an ATM or debit terminal if it looks suspicious. Call us and report your concerns. After hours call

The numbers speak for themselves:

	THE FIRE DEPARTMENT CREDIT UNION HOME EQUITY LINE	BANK CREDIT CARDS	DEPT. STORE CARDS
RATE	3.55%*	19.50%*	28.80%*
TIME TO REPAY	36 months	49 months	68 months
TOTAL INTEREST	\$1,359.23	\$11,300.54	\$25,897.15

*Chart is for illustration purposes only. Rates as low as, some conditions apply. *All rates effective as of December 3, 2009 and may change at any time without notice*

And that's not all. Our generous repayment options are great for everyone. On months that money is tight, you can opt to pay interest only. When you're flush, you can pay down the principal too!

If you have built up equity in your home, why pay more? Our Lending Officers will help you design a solution that will simplify your life and save you money. We guarantee it! If you have an existing mortgage or equity line of credit with another financial institution, call and arrange for a free review today. It's like winning the lottery, only we give you better odds.

TIME'S A-WASTIN' TO GET YOUR HRTC!

The Home Renovation Tax Credit for up to \$1,350 is scheduled to expire on February 1st. Use your Home Equity Line of Credit to replace windows or flooring, update your bathroom or add a family room. For full details on the HRTC, go to <http://www.budget.gc.ca/2009/pdf/pamphlet-depliant3-eng.pdf>.

our 24-hour HOTLINE at **1.877.764.3693** to immediately cancel your card.

SIGN UP FOR OUR FREE E-MAIL ALERT SERVICE

For all of your accounts we offer an E-mail Alert service that puts you in control and gives you added protection. Just choose a threshold dollar amount or type of transaction and you'll automatically be notified when those specific transactions go through your account.

And, if you haven't signed up for Online Banking, now is the time to do it. Check your transactions for increased security!

INTERNET PAYDAY LOAN LENDERS

Payday lenders also operate on the Internet and because Internet lenders are not able to actually see your identification and income documents, they will often ask for more personal information than is normally needed to process a loan, like your driver's license number or your mother's maiden name. By applying for payday loans on the Internet, you run the risk of having your personal information stolen from low-security websites. It can also be more difficult to detect and avoid fraudulent payday loan sites that exist only to gather and sell your personal information.





SAVE THE DATE
Attend the 68th
Annual General
Meeting
2010

Meet and discuss with your fellow members the innovations and business of your Credit Union! Plan to attend the AGM, which is scheduled for 7:30 p.m. on **Thursday, April 22, 2010** at:
Riviera Parque Dining, Banquet & Convention Centre
2800 Hwy 7 West, Vaughan, ON L4K 1W8

Registration will begin at 6:30 pm. There will be special gifts for each member at the door and a buffet dinner afterwards.

NOMINATIONS OPEN

This year, three (3) positions are to be filled on the Board of Directors, each for a term of three years. Nominees must be members in good standing and must be nominated by two other Credit Union members. Nominations will be accepted until March 31, 2010 and must be mailed to:

Nominating Committee
The Fire Department Employees Credit Union
1997 Avenue Road
Toronto, Ontario M5M 4A3

Full details, including the agenda, will be mailed to members soon.



FROM THE DESK OF THE CEO...

A significant number of members who responded to our June survey indicated that they were in favour of opening on Saturday from 9:00am to 1:00pm.

As I'm sure our members can appreciate, this change cannot be undertaken lightly as it has a significant impact on overhead costs for the Credit Union. To ensure we have a true representation of your opinion on this matter, we are asking that members who would be likely to use the Avenue Road branch on Saturday call me at **416.440.1294** or e-mail me at **Diana@firecreditunion.ca** and let me know.



Your Deposits Are Safe!

In today's market it only makes sense to understand how your investments are shielded from loss. At The Fire Department Employees Credit Union, you are protected by the Deposit Insurance Corporation of Ontario (DICO). Each member is covered to a maximum of \$100,000 for the combined total of all Canadian dollar deposits plus there is now unlimited coverage for deposits in each registered savings plan (RRSP, RESP, RRIF, and TFSA). Separate insurance protection is provided for deposits held in joint accounts and trust accounts.

Insurance coverage does not include your membership shares, Class A Special Investment Shares or any investments you may have with us in mutual fund portfolios. For further details of deposit insurance coverage, pick up a brochure at one of our branches, refer to DICO's website at **www.DICO.com** or contact the insurer at **1.800.268.6653**.



LOOKING FOR SOMETHING TO DO?

Have a look at your Credit Union's website calendar at **www.firecreditunion.ca/familyroom/community-firefighter-events.php** for an up to date list of Credit Union and firefighter community events.

Are you having an event you'd like us to announce?

Just e-mail **Linda@firecreditunion.ca** with the details (name of event, date and time) and we'll be happy to add it to our calendar.



LISTEN UP: BULLYING IS DISCUSSED

Bullying can be stopped. That's the message York University Professor Debra Pepler, an internationally renowned expert on bullying, delivered as part of National Bullying Awareness Week in November. Dr. Pepler was our recent guest speaker for the latest series of Credit Union podcasts. Hear her discuss all aspects of preventing bullying from the viewpoint of the victim to the bully to parents and teachers. Dr. Pepler also discusses cyber and workplace bullying prevention. Go to **firecreditunion.ca** and click on the podcast icon.



HAPPY
NEW
YEAR!

THE BOARD OF DIRECTORS AND STAFF EXTEND THEIR BEST WISHES TO OUR VALUED MEMBERS FOR PEACE AND GOOD FORTUNE IN 2010.

Avenue Road

1997 Avenue Road
Toronto, Ontario M5M 4A3
T 416.440.1294
F 416.440.4271

Weekdays 8:00 a.m. to 4:00 p.m.
Thursdays until 6:00 p.m.

East York

East York Civic Centre
850 Coxwell Avenue
East York, Ontario M4C 5R1
T 416.397.4641
F 416.397.4642

Weekdays 8:00 a.m. to 4:00 p.m.
Wednesdays closed

toll-free:

1.866.833.3285

website:

www.firecreditunion.ca

e-mail:

memberservices@firecreditunion.ca

FREE PARKING at all branches

CASH AND DEBIT CARD WITHDRAWALS ARE AVAILABLE AT ALL ATMS AND/OR RETAILERS DISPLAYING THE EXCHANGE NETWORK, INTERAC AND PLUS LOGOS.



The Fire Department
Employees Credit Union