

# WINTER DRIVING TIPS

*The staff and board of your credit union want you to stay safe this winter. Winter driving in the GTA can be hazardous. Accidents occur more often, and are usually more serious – what insurance folks call increased frequency and severity. Reduce your risk by following this checklist.*

## Get your car ready:

- Make sure your car is tuned up
- Have an emergency car kit in the trunk – blanket, candles, flares, etc.
- Use snow tires – today's all weather tires aren't the best for Canada's challenging winters
- Keep a bag of sand or salt in your trunk to help with traction and a shovel in case you get stuck

## Be ready yourself

- Be vigilant and drive only when you're rested and in control
- Take a "zero alcohol" approach for added safety
- When the weather is bad, or you want to drink, arrange to sleep over
- Focus – turn down the radio and turn off the cell phone. Keep your mind on the road
- Consider taking a skid school course – it's added assurance and they're great fun.

## Losing it?

- If you can't stop and have almost lost control of your car, remember that no one is typically fatally injured from hitting a snow bank.
- If you slide off the road and get stuck in the snow, don't gun your motor - try and use higher gears to get out – they deliver less power to the drive wheels, meaning that your wheels spin less

## Chill

- Slow down and follow the speed of the traffic in general - and that means 4X4s and SUVs too – drivers of these vehicles can be over-confident in poor driving conditions, leading to serious accidents and higher auto insurance claims
- Beware of black ice – you rarely can see it and it doesn't have to be raining or snowing for it to form. It can come from a heavy frost.

*Safe driving helps keep accidents, injuries and insurance rates down.*



## UNITED EMPLOYEES Credit Union Ltd.

### HEAD OFFICE

964 Eastern Ave.  
Toronto M4L 1A6  
Tel: 416-461-9257  
Toll free: 1-800-894-7644  
Fax: 416-461-8141

### GATEWAY

4567 Dixie Rd.,  
Mississauga L4W 1S2  
Tel: 905-625-6973  
Fax: 905-625-5895

### McCORMICKS

1156 Dundas St. E.  
London N5W 5Y4  
Tel: 519-455-8700  
Fax: 519-455-1891

### DON MILLS

789 Don Mills Rd.,  
2nd floor  
Don Mills M3C 1T9  
Tel: 416-429-3000 ext. 4275  
Fax: 416-467-2480

### E-mail:

infounded@unitedcu.com

## Earn \$10

We'll pay you \$10 if you refer a new member to us and they sign up for payroll deposit, direct deposit, or a loan. Ask one of our staff for full details.

OUR MISSION IS TO BECOME OUR MEMBERS' FIRST CHOICE FOR FINANCIAL SERVICES

# UNITED EMPLOYEES

CREDIT UNION LIMITED

## Pat Yourself on the Back

Thanks to the loyalty and support of over 6,000 members, your credit union holds over \$28 million in deposits and boasts a range of products and services comparable to that of any bank.

### Here are a few other facts to be proud of:

- Over \$800,000 in electronic payroll and direct deposit comes into the credit union every two weeks.
- Each member has at least \$100 in shares in the credit union and those shares have earned a \$5 dividend each year for the last 7 years. (When's the last time your bank paid you a dividend?)

### The following employee groups bank with us:

- Canada Post
- The Beer Store
- Loblaws employees
- Independent Order of Foresters
- Purolator Courier
- Priority Post
- Black and McDonald
- Colgate Palmolive
- McCormicks Manufacturing

## ADDITIONAL GROUP INSURANCE BENEFITS

AIL Canada has made available the following at no extra cost to members

- No cost \$2,000 Accidental Death & Dismemberment Benefit
- Family Discounts on Eye Wear Products
- Child Safe I.D. Kits

To designate your benefit beneficiary, please visit: [www.ailcanada.com/unitedcu](http://www.ailcanada.com/unitedcu)

- Member deposits are insured by DICO for \$100,000 each.
- UECU is financially strong and currently reserves capital of over 9% of assets.
- We have 4 branches - three in the Toronto area and one in London Ontario.
- We offer a number of FREE banking services such as internet banking, telephone teller and bill payment.
- Current members can invite immediate members of their family to join.
- Members of the community who live close to our branches are also welcome to join.
- The credit union was founded on the principle of "people helping people". You've helped us achieve a great deal.

### Thank you.

*With your continued support, we'll keep growing.*

## GATEWAY OFFICE IS OPEN 5 DAYS A WEEK

*Since the closing of our Monogram office last summer, Gateway office is now open 5 days a week, Monday to Friday, to service our members in the west end of the GTA.*

## NEW ATMs

*This month we will be replacing our two old ATMs with new ones at Head Office, Eastern Ave and Gateway, Dixie Rd.*



## INTERNET BANKING SYSTEM

Did you know you can access your credit union account through your computer via the internet?

If you have internet access, all you need to do is register an "alias" name and you'll be able to access your account for information 24 hours per day, 7 days per week.

Use internet banking to check balances, review transactions, and even print a statement.

**Call us to register!**

**It's Easy, It's Secure, It's FREE!**

## HOME EQUITY LINE PROVES POPULAR

More and more members are taking advantage of the credit union's Home Equity Line of Credit. In explaining the product's popularity, CEO Dwight Batke says, "People love the flexibility. They apply for it once and it's available to them to use as often as they want, for whatever they want".

Although the average limit is \$50,000, they can go as high as \$360,000 (as can credit union mortgages). The high credit limit makes Home Equity Line perfect for buying a new car, renovating the house, or taking advantage of an investment opportunity.

Home Equity Lines are secured by equity in the borrower's home. Interest rates start at prime\*, making them one of the lowest-cost loans available.

**To find out if a Home Equity Line is right for you, call and speak to one of our helpful loan staff.**

\* Refers to credit union's variable prime lending rate.

All loans subject to credit approval. Legal and other fees may apply. Ask for details.

# NOTICE

## FROM YOUR NOMINATING COMMITTEE

*This spring, the credit union will be accepting nominations for three, three-year positions on the Board. Members interested in becoming more actively involved in their credit union are encouraged to consider nomination.*

*Prior to making a commitment, interested members are advised to complete one of the courses offered for Directors by Credit Union Central of Ontario, particularly CUDA II, the Director's Responsibility course which explores the commitment required of Board members and their families.*

*The credit union will pay the tuition cost for any eligible candidate, as we believe education is a key to the success of our Board.*

*Please call us for further information.*

*Chair of the Nomination Committee*

## LOAN AND MORTGAGE RATES STILL VERY LOW

- First mortgages from 5%\*
- Home Equity Lines of Credit from 5%\*
- Personal loans from 7.0%\*
- Call us for all your borrowing needs

\* All loans are subject to credit approval. All rates quoted are per annum and subject to change without notice.



## PRODUCTS & SERVICES

- Savings Account
- Chequing Account
- Term Deposits
- Index-Linked Deposits
- RRSPs & RRIFs
- Personal Loans
- Home Equity Lines of Credit
- Mortgages
- CMHC High Ratio Mortgages
- Telephone Teller
- ATMs
- Interac Direct Payment Cards
- MasterCard® Credit Card
- Senior's Plan
- American Express Travellers Cheques
- Internet Banking
- Deposit Insurance
- Free Accidental Death Insurance
- Group Home and Auto Insurance

**Ask one of our staff for details.**

## It's time your insurance got Personal

### Isn't it time your insurance company recognized you?

- Preferred rates for members of your organization
- These are on top of the savings you're already enjoying as a good driver
- And because we're a direct writer – there's no broker or middleman to pay
- You speak directly to our licensed insurance professionals when you call
- Convenient hours from 8 a.m. to 8 p.m. Monday to Friday and 8 a.m. to 4 p.m. Saturdays
- No charge monthly payments
- 24/7 emergency claims assistance
- You don't have to worry about our financial stability and strength – we have over 1,000,000 policies in force

### Isn't it time your insurance got Personal?

For a Home or Auto Insurance quote call

**1 888 476-8737**

or visit us at [www.thepersonal.com/easyliving](http://www.thepersonal.com/easyliving)

You could Win!  
**\$52,000**  
Just for calling for an insurance quote!



Auto insurance not available in Manitoba, Saskatchewan or British Columbia due to government-run plans.