



# FEDERAL EMPLOYEES (KINGSTON) CREDIT UNION LIMITED

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## NEWSLETTER – DECEMBER 2010

**YOUR CHIP CARD IS COMING IN THE MAIL!  
PLEASE BEGIN USING THIS NEW CARD  
BECAUSE YOUR CURRENT CARD WILL EXPIRE.**

Please call us if you have any questions about this process.

## **THE HOLIDAY SEASON IS UPON US!...**

Are you prepared for the additional expense?

There are several ways your Credit Union can help:

- Personal loans or lines of credit, instead of high-interest credit cards
  - Debt Consolidation Loans
  - Savings Accounts
  - UNLIMITED Debit Transaction Accounts
  - FREE Financial Advice



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**We want to save YOU money!**

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Give us a call or drop by either of our branches today to learn more.

# Planning a Vacation???

Travel Insurance is an important part of any trip and we've done all of the homework for you!

We compared our travel insurance prices to five other major providers. Take a look at the following comparison; the average savings were **19.1%.\***

Credit Union	BMO	Scotia	TD	CIBC	CAA
<b>\$57.02</b>	76.48	68.00	67.00	68.40	72.72

\* For two travelers on a 12-day trip to the U.S., including emergency hospital and medical coverage.

Prices current as of October 22<sup>nd</sup>, 2010

Travel Insurance provides medical coverage in case of an emergency as well as *peace of mind*.

So if you are thinking about taking a trip, be sure to contact us for a quote and see how we can save you even **more** money.



## The Credit Union Difference

- You are a Member not just a customer or number.
- People helping people, not only the bottom line.
- A real person to speak to on the telephone, Always!
- Friendly, courteous service from people who know you.
- Opportunity to have a voice in the direction of the Credit Union through Annual Meeting voting and Board of Director election.
- Complete range of products and services at competitive rates.

**Earn \$25 for every referral you make!**