



FEDERAL EMPLOYEES (KINGSTON) CREDIT UNION LIMITED

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NEWSLETTER – FEBRUARY 2011



Take the Driver's Seat on Your Road to Retirement!

We Can Help You Achieve Your Goals.

Registered Retirement Savings Plans (RRSP):

RRSPs are government sponsored plans intended to help you save money for your retirement years.

- Interest and growth earned in RRSPs is tax sheltered while your investment grows and until the funds are withdrawn when you need them.
- Contributions to RRSPs are tax deductible within set limits.
- We offer a variety of investment options depending for you to choose from.
- Unlimited insurance coverage by the Deposit Insurance Corporation of Ontario (DICO).

Let us help you reach your RRSP goals with an investment loan!

- Low interest rate of only Prime rate.
- Easy 12 month term.
- Variety of payment options including payroll deduction.
- Fast application and approval process.

2011 Investment Deadline is Tuesday, March 1st!

Tax-Free Savings Account (TFSA):

- A TFSA offers tax-free savings helping you reach your personal financial goals.
- The TFSA can change the way you save money.
- It allows you and all Canadians over the age of 18 to earn investment income tax-free.
- **How does a TFSA work?** You can invest up to \$5,000 per year in a TFSA. Any unused contribution room can be carried forward for use in the future. When you withdraw funds from your TFSA, the amount is added back to your contribution room and is available for your use in the following year.

Make your contribution today! Ask Us How!

Annual General Meeting

March 8, 2011 at 7pm Kingston Public Library, Delahaye Room

We want to thank all of our Members as you continue to support us now and in the future. We would like to invite all of our Members to attend our Annual General Meeting. We will be reporting and discussing the Credit Union's 2010 accomplishments and challenges. As a Member, you have an equal vote allowing you to have a say in the Credit Union's future. This year there are positions available on the Board of Directors and an election may take place. The deadline for nominations for the Board of Directors is February 25, 2011.

Volunteer to Serve on the Credit Union Board of Directors:

- Discover that as an owner, you play a key role in determining the Credit Union's future.
- Be a Member of a team that makes final decisions on important policy issues.
- Participate in dynamic Credit Union conferences and training courses to gain knowledge, recognition, and the Credit Union Director Achievement Certificate.

Please call our General Manager, Mike Fleurie, if you are interested and would like to find out more about how you can get involved. We look forward to hearing from you!



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
\$57.02	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 as of October 22nd, 2010

Travel Insurance provides emergency medical coverage as well as **peace of mind**. 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!