



FEDERAL EMPLOYEES (KINGSTON) CREDIT UNION LIMITED

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NEWSLETTER – MAY 2011

Choosing a Vehicle Can Be Difficult. Financing Shouldn't Be!

Whether you're purchasing a new car, used car or refinancing your car from another financial institution, we can help you! Deciding to purchase a car and trying to find the car that's right for you should be the most difficult part. **At Federal Employees (Kingston) Credit Union Limited, we make financing easy. Get pre-approved before you shop, make the process easier!**

Remember not all consumers are eligible to zero percent financing. And if you are, the repayment term may be too short for your budget causing the monthly payments to be too high for your situation. The Credit Union can discuss your unique situation and help you choose the best loan for you. We offer a variety of loan options and we'll find the right loan to fit your needs and budget.

NEW CAR LOAN

- 2011 / 2010
- < 20,000 Kms
- Fixed Rate
as low as 7.00% OAC
- Life Insured
- Disability / Critical Illness
Insurance Available



USED CAR LOAN

- 2009 and earlier
- > 20,000 Kms
- Variable Rate
as low as 7.00% OAC
- Life Insured
- Disability / Critical Illness
Insurance Available

The Credit Union is Your Place for Loans! What are your plans this summer?



Boat



Electronics



Travel



Appliances



Home Improvements

The credit union offers low rates and fast service. We offer:

- Competitive Interest Rates as low as 6.25% OAC
- Fast Approvals: To get you shopping quick!
- A Variety of Loan Options: Fixed and Variable Rates.
- Insurance Options: Life, Disability and Critical Illness: Protection you and your family need!
- No Penalty for Repayments or Lump Sum Payments.

Use the Money in Your Home!

Use the money that you have invested in your home! Take advantage of the lower interest rate for your borrowing needs. Consider this option if you need to:

- Consolidate Debts
- Children's Education
- Home Improvements
- Vacations
- Car
- Recreational Vehicles

The Credit Union offers home equity lines of credit called MeritLines and are offered at a great low rate of 5.0%. Call us today!



It's Time to Go Green!

Say Goodbye to Paper Statements!

- **View, save and print:** Your transaction activity as well as cheque images.
- **Speed:** Online statements are posted faster than regular mail delivery.
- **Accessibility:** Review your account activity and statements whenever and wherever you are.
- **Security:** Reduce your risk of mail fraud and identity theft.
- **Green** – Choose the environmentally friendly option: reduce paper, ink, envelope and postage.

Effective July 1, 2011: Paper statements will no longer be mailed. If you still require your statement, please contact the Credit Union.



\$25 Refer-A-Friend Program

Do something nice for a friend, family member, neighbour or co-worker! Introduce them to Federal Employees (Kingston) Credit Union Limited and they can begin enjoying all the benefits of being a Member.

You'll receive \$25 for each Member you refer. Plus: cut your costs at the pump. When you refer 5 Members you'll also enjoy a \$50 gift card for gas!

