



Your
**CREDIT
UNION**

It's all about people



NEWS & VIEWS

JUNE/JULY 2008

Nominations now being accepted for the

Scott Smith Service Award for Excellence

Scott began his career at the Credit Union in December 1988 and he was always a dedicated employee. His hallmark for success was his philosophy that "members come first". Practicing what he preached, he developed a strong rapport and friendship with the members he served and he always gave members his undivided attention. Scott passed away April 28, 2002 after a courageous battle with Hodgkin's Disease.

In recognition of Scott's outstanding service, the Credit Union established the Scott Smith Service Award for Excellence. The purpose of this annual award is to recognize an employee of the Credit Union who demonstrates outstanding member service leading to exceptional member satisfaction, loyalty and repeat business. This is your chance to nominate an employee (financial service representative, a member service officer, receptionist or branch/general manager) for this award.

Please select your nominee with the following criteria in mind.

Your nominee provides terrific member service

- » Professional and courteous service
- » Member focused (good telephone service, prompt responses)
- » Listening skills (good understanding of member concerns)
- » Member satisfaction

Your nominee has very good product knowledge

- » Effective service with correct information provided
- » Error-free processes which lead to member satisfaction

Your nominee is great at relationship building

- » Very personable, smiles, good eye contact
- » Effective follow-up and genuine concern for member issues
- » Forges strong bonds with members and encourages repeat business

Please send your nomination (100 words or less) to Kimberley Allo, Administrative/Marketing Assistant (kallo@yourcu.com) or by mail to 14 Chamberlain Avenue, Ottawa Ontario K1S 1V9. Nomination forms are also available at the branches. Nominations will be accepted until September 30, 2008.

Council Elections and Nominations

Would you like to be involved with Your Credit Union? Do you have something to offer your fellow credit union members? Now is the time to step forward. We are accepting nominations for positions on each of our Councils.

There are two ways to be nominated for a position on your Council:

1. The Council's Nominating Committee must nominate at least one member for each vacancy to ensure all Council positions are filled.
2. Any member can be nominated by submitting an official nomination form.

Nomination forms are available by contacting your branch. Nominations will be accepted until August 15, 2008.

WATCH FOR OUR
NEW AND IMPROVED
website

COMING ON
SEPTEMBER 1, 2008

www.yourcu.com

Goodbye from your CEO

It is with mixed emotions that I am leaving Your Credit Union after 20 years as your Chief Executive Officer and General Manager. As we all learn – time flies – and it certainly has for me. Some changes we have seen at the Credit Union during the past 20 years include:

- » growing from 1 to 9 branches;
- » growing from 5,000 to 15,000 members;
- » growing from \$35 million in members funds to over \$200 million;
- » building an improved head office at 14 Chamberlain Avenue;
- » the amalgamation of 7 credit unions;
- » many new products and services; and

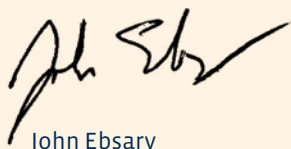
throughout all this change, I have always been pleased to see our member surveys continue to show that members appreciate the high quality of service at Your Credit Union.

Personally, I have had the opportunity to work with a number of different directors on the Credit Union Board, who I have considered to be both friends and colleagues. I have also enjoyed the opportunity of representing our Credit Union in many provincial and national credit union committees.

In my personal life, my son, Adrian, who was one when I arrived at the Credit Union, is now one year away from graduating from university and my 17 years old son, Sean and 11 year old daughter, Sophie joined my family and the Credit Union family.

I believe that we can all be proud of our dedicated Board of Directors and Councillors, our caring and well qualified front line staff, our professional management team and the reputation of Your Credit Union in the credit union community.

I would like to say goodbye to the many members that I have had the privilege to meet and serve at our Credit Union and I look forward to seeing my (and your) Credit Union continue to grow and provide top quality service to more and more members!



John Ebsary
Chief Executive Officer



Your Credit Union joins Tools 4 Schools

There's no limit to what a child can learn when equipped with the right school supplies. Tools 4 Schools was developed in the spring of 2000 by young people at Child and Youth Friendly Ottawa (CAYFO) after local newspapers pointed out the need for school supplies for local school-aged kids. The lack of these necessary items was linked with low self-esteem and diminished school performance. The Tools 4 Schools program collects these much needed school supplies through donations, a community wide drive and a corporate challenge in the months of July and August.

The Tools 4 School program has two goals. First, to supply children and youth from kindergarten to grade 12 who are living in poverty with essential school items. Second, to give children and youth an opportunity to contribute meaningfully to our program by donating time or school supplies to the program.

Every year, Tools 4 School is proud to distribute nearly 3500 new and used school supplies to low-income students by serving elementary, middle and high school students through a multitude of distribution networks and partners such as the Ottawa Food Bank, the Coalition of Community Health and Resource Centers of Ottawa, the Catholic, French and Ottawa –Carleton District School Boards, the Children's Aid Society, Better Beginnings - Better Futures, and Ottawa Community Immigrant Services Organization.

Your Credit Union will be collecting financial donations and dona-



tions of child and youth sized backpacks, binders, erasers, rulers, lined paper, colouring pencils, pencil cases, pencil sharpeners, and calculators during the months of July and August. Please bring your donations to any of the following branches:

- » 14 Chamberlain Avenue (Ottawa)
- » 261 CentrepoinTE Drive
- » 1101 Baxter Road
- » 1500 St. Laurent
- » 110 Laurier Avenue

Student Services

Congratulations on taking that next step in your education! Are you worried about making ends meet but still want to enjoy all that student life has to offer you? Your Credit Union can help you with our student accounts.

Student line of credit

While student loans may be an option, they are not always available to everyone. Our student line of credit allows you more flexibility. The following are the features and benefits:

- » Minimum monthly payment is the interest charge from the previous month.

- » One year grace period for full-time students during which you continue to pay interest only. Following which you can make arrangements to repay the line of credit over a period of up to ten years.
- » Preferred rate of Prime plus 1%.
- » No charge when the line of credit is not in use.

Student MasterCard

Start building a credit rating – before you enter the workforce! This card is the perfect “starter” card for post-secondary students over the age of majority. There are two card options:

- » No fee without choice rewards
- » \$24 annual fee with choice rewards

Graduate Plus Account

This account is an exclusive daily interest account for students 18 years of age or older. This account gives the student an incentive to save while assisting them in learning how to budget, prepare to invest and how to build credit responsibly. With a low monthly fee of \$3, this account provides members with 25 transactions that include ATM inquiries; ATM transfers; bill payments; cheque clearing and pre-authorized debits. Direct debit charge is just \$0.30 per transaction.

Giving back to the community



On Friday, May 30, 2008, 14 Credit Union employees volunteered their time to Food Aid. Since its inception in 2005, Food Aid has raised more than \$300,000. Funds have been used to purchase cull cattle (older cows that farmers are unable to export) at auction in area sale barns as well as to process the beef using local meat packers. This year more than \$65,000 was raised for the Food Bank's Food Aid program.

Proud to Offer Canada's #1 Online Broker – Credential Direct*

Credential Direct®, the online brokerage offered by Your Credit Union, has been named Canada's #1 Online Broker not once, not twice, but for the fifth time by independent reviewers, and the 4th time in a row by Survivor in their Winter 2008 scorCard review.

To achieve this honour, Credential Direct beat out industry heavyweights by a wide margin, including TD Waterhouse, ScotiaMcLeod Direct Investing, BMO Investorline, CIBC Investor's Edge, and E*Trade.

Recent improvements to the site, including an enhanced Portfolio Management tool, more company research, and a new detachable stock ticker, have no doubt contributed to their #1 status. So too has their philosophy that all investors should have access to tools and research free of charge to help make their trading strategies successful, regardless of the size of their portfolio.

If you haven't switched to Credential Direct yet, maybe it's time you did. Visit www.yourcu.com to find out more and sign up today.

**Ranked by Survivor Winter 2008, Summer 2007, Q4 2006, Q2 2006 and Watchfire GomezPro Q4 2004. Online brokerage is offered through Credential Direct, a division of Credential Securities Inc., operating as a separate business unit. Credential Securities Inc. is a Member-CIPF. @Credential Direct is a registered mark owned by Credential Financial Inc, and is used under licence.*

The Credit Union Difference

Credit Union's Firsts...

What many now take for granted, credit unions invented. Credit unions are the innovators in Canadian financial services. And if you look closely, most of the firsts are focused on making financial services better, more convenient and more flexible for members.

- » First loans based on member character.
- » First payroll deduction service for deposits and loan payments.
- » First to offer open mortgages.
- » First financial institution to lend to women in their own name.
- » First to offer daily interest savings accounts.
- » First to set up full service ATM networks.
- » First to introduce home equity lines of credit.
- » First to launch debit card service.
- » First to offer registered education plans (RESPs).
- » First to offer fully functional internet banking.
- » First to create branchless bank (Citizens Bank).
- » First cheque imaging service.

Now that you know how often credit unions put the needs of their membership first, learn a little more about how Your Credit Union will put you first.

Visit a branch today and speak with one of our member service specialists.



> Part of Your Credit Union Family

- Your Education Credit Union > 613-238-8001 or 613-225-5654
- Your Credit Union – Cornwall area > 613-932-7350 or 613-534-8381
- Your Municipal Credit Union > 613-233-8977 or 613-842-3622
- Your Ottawa Citizen Credit Union > 613-596-3556
- Your Trillium Credit Union > 613-535-9900 or 613-657-3657
- Your United Counties Educational Credit Union > 613-933-7737

Visit www.yourcu.com for branch locations or e-mail us at info@yourcu.com