

# OECU Update

Spring 2016

**Ontario Educational Credit Union... A Full Service Financial Institution  
Owned and Directed by Educational Employees Like You!**

*All active or retired Educational employees and their  
family members can join our credit union!*

**Ontario  
Educational**  
Credit Union Limited

Make your summer that much **better** with our...

## SUMMER FREE LOAN!

**As low as 6.9%**

**Enjoy your summer PAYMENT FREE... No Payment until September 2016!**

With your **Credit Union Summer Free Loan**  
you can make **YOUR PRIORITIES** happen today!

**You may need additional funds for:**

- A Special Event
- Travel Opportunities
- Education Needs
- Home Improvements

**Whatever your needs are...  
enjoy the summer!**

There is a short application that you can complete  
on-line (secure) or download the application and submit  
via email, fax or mail, or simply contact our office and  
we will get an application to you.

**On-line application or download  
at [www.oecu.on.ca](http://www.oecu.on.ca)**



## WE ARE "DING FREE"...

Join the better option today and say

**NO THANKS to ATM SURCHARGES!**

**We have over Four Thousand surcharge-free ATMs from British Columbia  
to Newfoundland!** You will never pay any additional fees to access your own money  
even if you use another Financial Institution's Exchange® ATM.

**NO MORE two bucks here, two bucks there, every time you use an ATM!**

**It's really easy to find Exchange ATM locations across Canada!**

Start by going to [www.the-exchange.ca](http://www.the-exchange.ca) or follow the link off our web site.

- You can do an internet search by institution, city or postal code.
- Download App for your smartphone and tablet.
- Download App for your GPS device.
- Download App for your Apple Watch.



[www.oecu.on.ca](http://www.oecu.on.ca)

# Our pre-approved mortgage will work for you!

Looking for a new Home or Cottage?  
Renewing your current mortgage? Renovating?

## Save Time

- Download or complete our application form at [www.oecu.on.ca](http://www.oecu.on.ca) or call us and we will send you one to complete at your convenience.
- We will do the rest.

## Save Money

- Based upon your financial situation we will pre-qualify you for a maximum amount of mortgage financing, at a specific rate, for a period of 90 days.
- If interest rates increase during that period yours won't!
- If interest rates decrease during that period yours will!

## Convenient

- With an OECU Pre-approved Mortgage you confidently know the maximum amount of financing available to you.
- You can search for the right home, negotiating the right price, knowing your mortgage has been approved.

## Switch to OECU

- If your mortgage is currently financed through another institution, switch to OECU and benefit through hassle free rates, flexible prepayment plan and the convenience of payroll deduction.



## SPECIAL RATES:

- 1 Year Fixed **1.75%** APR\*
- 2 Year Fixed **2.00%** APR\*
- 3 Year Fixed **2.25%** APR\*

## Look at what else we can do for you!

- Savings
- Chequing
- Term Deposit/GICs
- Mutual Funds
- Loans
- Line of Credit
- Mortgages
- Home Equity Line of Credit
- Automotive Financing Program
- RESPs
- RRSPs
- RRIFs
- TFSAs
- Member-Link Telephone Banking
- Member-Link Internet Banking
- Interac e-Transfer®
- Direct Pay Deposit
- Payroll Deductions
- Insurance Services
- Credit Cards
- Membercard – ABM/POS
- Financial Planning

...and more



## Home Equity Line of Credit at PRIME!\* - Currently 2.70%

\* Offer is subject to conditions and change/cancellation without notice. Requires credit approval from OECU.

## Savings doesn't have to be a big commitment.

Just start with as much or little as you want and to make it even easier we can set your savings up through payroll deduction so that you are paying yourself first! We recommend that you save using our High Interest Tax Free Savings Account.



## Fun in the sun- the right coverage at a great price.

It's that time of the year again when many of us start to enjoy the warmer weather and get back into our boats, motorcycles, collector cars and trailers. Take advantage of great rates and preferred discounts from HUB to insure all of your fun in the sun needs. Contact HUB International today for a free, no-obligation quote – **1.855.582.3025** or [OECU.hubquote.ca](http://OECU.hubquote.ca)

Ensure you tell the HUB representative that you are a member of the OECU.



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"The Educated Choice in Financial Services"