


OECU Update

Winter 2015

**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!*

A woman with dark hair, wearing a dark pinstriped blazer over a light blue collared shirt, is sitting at a desk in a classroom. She is smiling and looking towards the camera. On the desk are a laptop, a notebook, a pen, and a pair of glasses. A chalkboard is in the background.

“Off my pay...
Off my mind”!

We hear it in the news all the time; Canadians are **NOT SAVING ENOUGH.**

We don't need to hear it from the media or for that matter even the Minister of Finance, we know it's true but it is just so darn hard to save! Fixed costs are through the roof, activities that bring life's pleasures are expensive and then there is that whole spending vs savings discipline that so many of us seem to struggle with.

OECU has deemed 2015 as the year you **“Pay Yourself”** and we vow to make it **EASY FOR YOU!**

HERE'S HOW...

- Contact us at OECU and let us know you want to join the “Off my pay...Off my mind” movement.
- You select how much per pay to save.
- Select the best savings vehicle to suit your needs and dreams. We will help choose from a wide range of traditional and specialty products to serve your needs.
- Your deduction is taken from your pay before you receive it, avoiding the potential loss of willpower to be a disciplined saver.
- Your employer sends your money directly to us on your pay day and we invest it as per your instructions. You are on your way to your savings dream!

It's Easy, it Works and it's surprising how much you will Save!

Ownership has its Privileges... Enjoy the Benefits of your Credit Union

We have been serving the Educational community exclusively since 1962!

Equality was a significant impetus to the formation of our credit union by its founders! Female employees of school boards who were the primary or sole income source for their family, could not obtain a loan or mortgage at a bank without the signature of a male family member; whether he was employed or not. Fortunately the world is progressing but one constant in financial services remains stuck in time... We treat all of our members with the respect and appreciation that owners deserve.

Here are a few points to consider about your credit union.

1. Our services are tailor-made and dedicated to all staff within the educational community.
2. We have highly trained knowledgeable staff with long tenure.
3. Our structure empowers our employees; we make decisions quickly and are able to address your questions or concerns without delay.
4. We traditionally offer "better than market" rates on our products.
5. We have reasonable service fees; we need to be sustainable, not extravagant.
6. We offer a complete range of financial services.
7. You have access to your accounts 24/7 remotely, at any ATM/POS and we are part of the largest no surcharge ATM network in Canada. We even have an ATM app locator for your smartphone. You can use internet banking via your smartphone, PC or Mac and we can send you transaction alerts via email or text!
8. We share our profits locally through donations, sponsorship, scholarships...
9. Your money is safe; we are fully insured and highly regulated.
10. Our best interest is your best interest, not the "product of the month."

We suggest you ask your colleagues... we are often referred to as the best kept secret and that's just not fair to you! We look forward to serving you and your family's financial needs today and tomorrow.

For more information about your financial institution drop by one of our offices, call, email us at support@oecu.on.ca or visit us online at www.oecu.on.ca

We will gladly answer your questions and forward you information.



Another added benefit of being an OECU member

...is eligibility to exclusive group rates on your home and auto insurance through our long term association with the brokerage firm HUB International. We recommend you call HUB today for a free, no obligation quote **1-855-582-3025**. Make certain you tell them you are or will be a member of OECU in order to get the best rate!



Scholarship Application Deadline

Every year we award significant scholarships to many deserving students who are relatives of our Credit Union Members. This year's application submission deadline is March 27, 2015. Details of the scholarship and application packages are available on our website or can be obtained by contacting our offices.

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Toll Free: 1-800-463-3602
Phone: 905-795-1637
Fax: 905-795-0625



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