

# Keeping your money nearby can help it go further

There's a lot more to your Credit Union than the convenience of being close to your place of work.

We have been serving the faculty and staff of universities and colleges in Toronto since 1949. We know and appreciate your needs. And we've developed a lot more services than you might expect to help make the money you earn go further.

We offer high rates on savings accounts, term deposits, RRSP's and RHOSP's. A payroll deduction plan can help your savings grow quickly. And when you want to borrow, you'll find we can offer favourable arrangements on personal loans or mortgage loans, too.

At the Credit Union, you're not just another customer. Every member has a share of ownership. Dividends are paid into your Share Savings account every year, based on your minimum monthly balance.

With our Easy Access service, you can do your banking at any time of the day or night, whenever it's convenient for you. So your money is always on hand, and working hard for you, too.

#### Easy Access

- Your Easy Access card lets you withdraw, deposit or transfer funds any time of the day or night.
- Get printouts of up-to-the-second balances on all your accounts, including the last six cheques that have cleared your account.

#### Term Deposits (up to 15%)

- 30, 60, 90 day or 1 year terms available.

#### RRSP's (14%)

- No administration fees, no penalty for transfer or withdrawal.
- Interest compounded semi-annually on minimum daily balance.
- Low-cost loans available.

#### RHOSP (14%)

- No administration fees of any kind.
- Interest compounded semi-annually on minimum daily balance.

#### Special Deposit Account (13%)

- Interest is calculated on your minimum daily balance and credited semi-annually.

#### Personal Loans (17½%-19¾%)

- Our variable loan rates are highly competitive

and payments can be tailored to suit your budget.

#### Mortgage Loans

- All mortgages are "open" and written for 1 year terms. Ample funds available for second mortgages; check availability for first mortgages.

#### Traveller's Cheques and Money Orders

- Thomas Cook Traveller's Cheques are available at no cost to our members. American Express available at main branch.
- Money Orders in both Canadian and U.S. funds are available at minimum cost.

#### An Account for your Child

- If you've been meaning to open an account for your son or daughter, now is the time. A free "Mooch's Moneybook" colouring and games book will be given to the first fifty new accounts.

#### Free Budget Books

- To get you organized for 1982 we have a limited supply of "You and Your Money", a guide to personal financial planning, and "The Budget Book", an actual workbook to keep track of your month-to-month income and expenses.

*(All rates as of Feb. 1, 1982. Subject to change without notice.)*



Universities and Colleges  
**CREDIT UNION**

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