

YOUR OWN FINANCIAL ORGANIZATION SERVICES HERE AT YORK UNIVERSITY

As a member of the faculty or staff of York University, you are eligible to become a member* of the Universities and Colleges Credit Union. Use your credit union to solve financial problems before they arise.

The **CREDIT UNION** is a member-owned organization. The members control the **CREDIT UNION** by approving policies at annual meetings, declaring their own dividends, and electing their own Board of Directors and Committees.

Your **CREDIT UNION** is a non-profit financial organization dedicated to progressive services for its members. Compare our services to those you are presently receiving.

- * Savings account paying interest at 6¼% on **MINIMUM DAILY BALANCE**
- * No charge personalized chequing accounts
- * Personal service loans for overdraft protection up to \$1,500.00 at 12%
- * Open first mortgage loans at 10¼%
- * Open second mortgage loans at 12½%
- * Personal loans under \$1,500. at 12%; over \$1,500. at 12½%
- * Term deposits — 90 to 364 days 7¼%
1 year 7¾%
2 years 8%
- * Registered Retirement Savings Plans currently paying 10% on minimum daily balance compounded semi-annually; no service charges of any kind.
- * Registered Home Ownership Savings Plans currently paying 9½% on minimum daily balance compounded semi-annually; no service charges of any kind
- * Safety Deposit Boxes, Travellers Cheques, Money Orders and Lottery Tickets available
- * Payroll deduction or full pay automatically deposited to whatever accounts you chose

**ATTEND OUR
MEMBERSHIP INFORMATION MEETING ON
APRIL 11, 1977**

12:00 NOON TO 2 P.M. - MEETING ROOM IN STEDMAN BUILDING

* We apologize to the students at York that under our bond of association, we are not allowed to accept you as members at this time.

**UNIVERSITIES AND COLLEGES
CREDIT UNION (TORONTO) LTD.
112 CURTIS LECTURE HALL, TELEPHONE LOCAL 3239 or 3247**