

OPEN FEB. 1

A new convenient East Milton office of

HALTON COMMUNITY CREDIT UNION

17 WILSON DR. AT MAIN ST.

With hours to serve you, a staff to help you and services to suit you.

OPENING SPECIALS EAST MILTON BRANCH

Every new member opening an account will receive a **FREE! wintario** ticket.

Plus
A chance to win one of 10 Olympic Coin Sets in our celebration draws
(DRAWS PULLED IN FEB. AND MARCH)

All present Credit Union members may enter our Olympic Coin Set draw, simply by depositing \$50 or more in their present account.

(1 entry for every \$50.00 deposited)

(BETWEEN FEB. AND MARCH 31st)

Join us . . .

A Credit Union is owned by people and operated for people. Halton Community Credit Union grew from a parish credit union to a community credit union based on serving people. If you are uncertain about any aspect of a Credit Union drop in and see us during our Open House at the East Milton office on February 1. We'll be pleased to assist you. Our services are extensive and economical. We're interested in taking the mysticism out of your money management and giving you full measure. Halton Community Credit Union has one of the finest computer systems available for the ultimate in service. Drop in and say hello at any of our offices. We're proud of our friendly staff that is here to serve you.



Mr. J. B. Reis
President



Mr. J. M. Fryters
General Manager

SAVINGS SERVICES

Share Savings

This is the basic credit union account, which represents ownership in your Credit Union. Deposits in any amount may be made either directly or by mail and at some major industries by payroll deduction. Life savings insurance is provided free to a maximum of \$200 on shares. Under the insurance plan, each eligible dollar you save before age 55 is matched with a dollar of life insurance. In addition a dividend is paid on each share savings account.

Deposit Accounts

These accounts are sometimes also called True Savings Accounts or Non-Chequing Savings Accounts. They offer a slightly higher rate of return than the share savings, but they do not carry the life insurance feature. Money may be withdrawn at any time. The current rate of interest paid on Deposit Accounts is 7.5% per annum, based on the minimum monthly balance, with interest paid monthly for the advantage of compounding.

Term Deposit Accounts

Term Deposit Accounts are the accounts with the highest possible return. Rates of interest paid on these accounts are currently between 8% and 9 1/4% for terms from 30 days to 5 years. Term Deposits are accepted on a minimum of \$2,000 up to one year and \$500 for terms over one year.

Personal Chequing Accounts

Chequing account service in your Credit Union saves you both time and money. There is no charge for this service and standard cheques are supplied free. Your balance in the chequing account even earns interest. Currently the interest paid on chequing accounts is 6% based on the minimum quarterly balance, and is paid quarterly. A minimum balance of \$500 is required to earn interest.

Registered Retirement Savings Plan

A registered retirement savings plan is available to members as an attractive way of supplementing your retirement income and reducing your present income tax. Any Canadian taxpayer receiving earned income and under age 71 may participate. You may make deposits at any time and you may discontinue at any time. Deposits are deductible from your income tax within certain limits. Deposits currently earn 9% interest. Tax is applicable when you withdraw, usually at retirement, when your income and rate of tax is lower.

Home Ownership Savings Plan

Under the Home Ownership Savings Plan you may save toward the purchase of your first home with substantial benefits. There is no better time to start saving for your first home than right now! and while you're at it you might as well save on taxes too. You can do both with a registered Home Ownership Savings Plan at your credit union. Deposits currently earn 9% from day of deposit.

LOAN SERVICES

Cost of Borrowing

Credit Unions are dedicated to providing loans at the lowest possible cost. You pay a basic interest charge of 13% per annum for personal loans or second mortgages. The maximum personal loan is \$10,000 and the maximum second mortgage is \$25,000. Compare the costs for typical loans with other lenders and you will find that the Credit Union is among the lowest available.

Loan Protection Insurance

A member's loan balance is insured against death at no extra cost, up to a maximum of \$10,000 providing the member qualifies under the liberal requirements of our insurance contract. Sickness and accident insurance is also available at a low cost. This insurance is designed to make payments to the Credit Union in the event of sickness or accident.

Contract Loans

This program is available to cover you in the event of a personal overdraft on your chequing account.

MISCELLANEOUS SERVICES

Money Orders: Domestic money orders are available through the Ontario Credit Union League and International Money Orders through American Express.

Travellers Cheques: Available from Bank of America and American Express.

Foreign Remittance: Remittances to almost all countries in the world will be handled through American Express.

Foreign Currency: We buy on the spot nearly all currencies in the world. For travellers to the United Kingdom, Holland, Germany and Italy we have currency on hand.

Family Group Insurance: Members can obtain a Family Group Insurance covering the whole family.

Night Depository: Night Depository wallets are available at \$5 per annum service charge. The service is available at the main office only.

Safety Deposit Boxes: Boxes to protect your valuables and papers are available in two sizes at \$7.50 and \$10. per year.

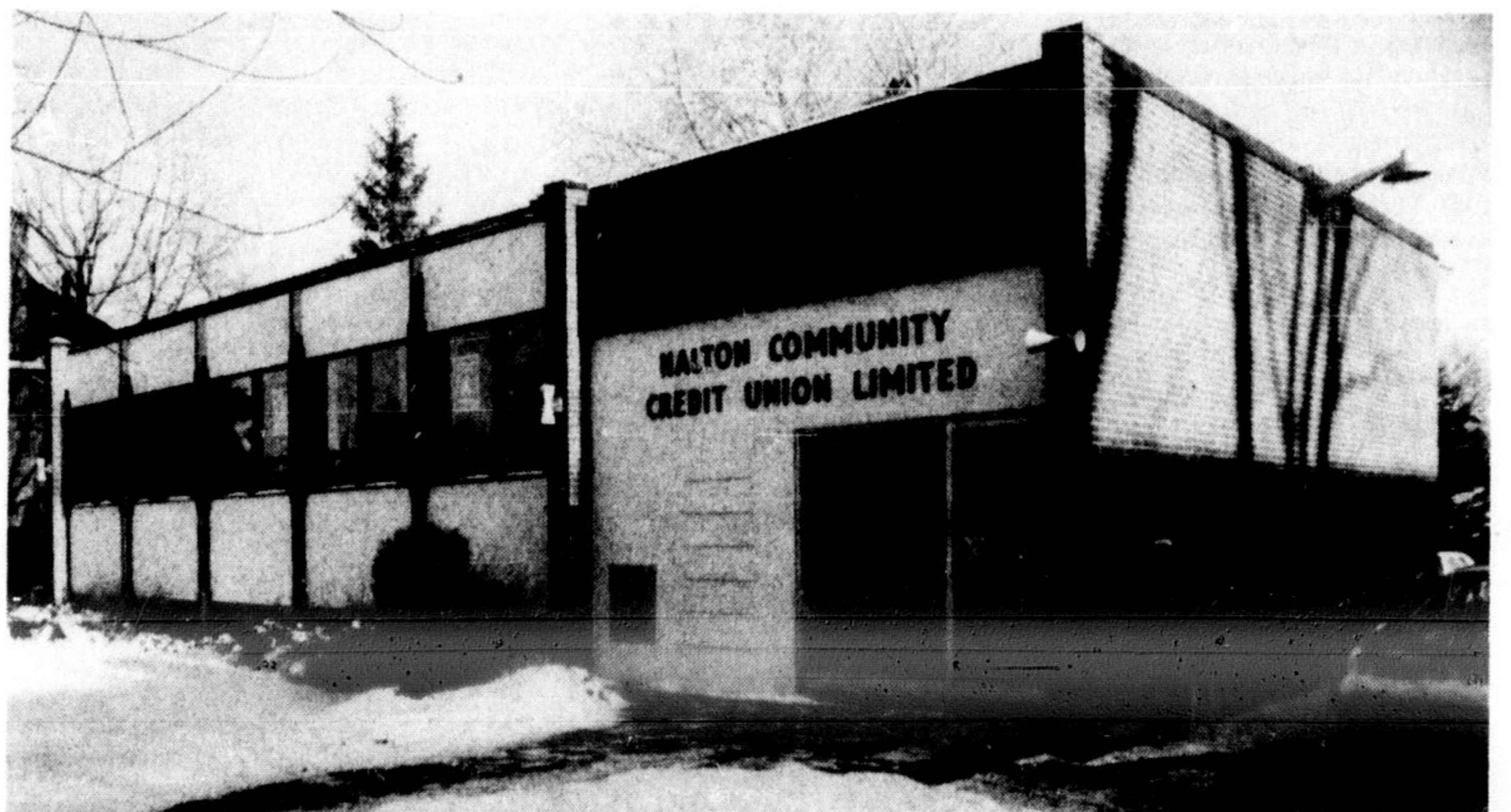
Convenient hours: The main office and the Oakville office are open Monday, Tuesday and Wednesday from 10 a.m. to 4.45 p.m.; Thursday from 10 a.m. to 6 p.m.; Friday from 10 a.m. to 7 p.m.; Saturday from 10 a.m. to 1 p.m.

CONVENIENT HOURS

44 Main St., Milton and 338 Kerr St., Oakville	}	Monday, Tuesday, Wednesday 10 a.m. to 4.45 p.m.
		Thursday 10 a.m. to 6 p.m.
		Friday 10 a.m. to 7 p.m.
		Saturday 10 a.m. to 1 p.m.
East Milton Office 17 Wilson Dr., Milton	}	Monday, Tuesday, Wednesday 12 noon to 5:00 p.m.
		Thursday, Friday 12 noon to 8:00 p.m.
		Saturday 10 a.m. to 3:00 p.m.



YOUR CREDIT UNION is a financial co-operative—people working together, helping themselves, their families and each other—people organized to meet their financial needs. By saving together and borrowing from their own financial organization, credit union members are able to help themselves while helping others. Look at the motto—Not for Profit, Not for Charity, But for a Service. Halton Community Credit Union employs a professional staff, responsible to a Board of Directors elected at an open annual meeting. The Credit Union is chartered by the Ontario Government and is subject to inspections and audits.



Free!

- ★ COFFEE
- ★ DONUTS
- ★ PENS
- ★ DAILY PLANNERS
- ★ WALL CALENDARS

Opening Week Only!

HALTON COMMUNITY CREDIT UNION LIMITED

44 Main St. E., Milton 17 Wilson Dr., Milton 338 Kerr St., Oakville