



BOARD OF DIRECTORS ANNOUNCEMENT APPOINTMENT NOTICE



Mr. Karl Fujarczuk, Chair, Board of Directors, is pleased to announce that the Board of Directors have appointed

Halina Marszalek McGregor
as Credit Union
Chief Executive Officer.

Canadian-born to Polish parents, Halina's background includes a strong involvement in her Polish community where she actively participated in educational, cultural, community and volunteer activities.

A graduate of McGill University, Halina has a Bachelor's degree in Commerce. She is a CA (Chartered Accountant) who brings with her many years of business experience in finance, business development, general management, marketing, and information systems.

Halina has served as Chief Financial Officer in both private and publicly traded companies, and as a Director in Canadian and international companies.

Her broad-based experience gained from serving in a number of industries, both in Canada and internationally, will enable her to make a valuable contribution to our Credit Union's operations.

We welcome Halina to our Credit Union and look forward to working with her.

Interest rates as of February 3, 2009. Subject to change without notice. Terms and conditions may apply. Please ask for details.

WE INVITE YOU TO OUR NEW CREDIT UNION BRANCH LOCATIONS!



3145 DUNDAS ST. W.
MISSISSAUGA



325 CENTRAL PARKWAY W.
MISSISSAUGA



OPENING

February 17th 2009

New Branch located at
325 Central Pkwy West,
Mississauga.

3145 Dundas St. West
Branch is now open to our
Members.

The date of the official
opening celebration will
be announced shortly.
Information will be avail-
able in the Polish Media.

New Branches Business Hours:
Monday - Friday 9:00 am - 8:00 pm
Saturday 9:00 am - 4:00 pm

RRSP MARCH 2, 2009

RRSP deadline for 2008

St. Stanislaus - St. Casimir's Polish Parishes Credit Union provides very attractive options to suit your Registered Retirement Savings Plan needs.

1. EACH RRSP contract is insured by the Deposit Insurance Corporation of Ontario (DICO) up to \$100,000.00 (without additional fees).

2. RRSP INVESTMENT ACCOUNTS

Our Credit Union offers an excellent choice of GUARANTEED RRSP Term Deposits for terms ranging from 1 to 5 years, as well as Guaranteed Investment Certificates - GIC's and Step-Up GIC's.

3. With the professional guidance of our Investment Advisor, you have the option and flexibility of investing in some of the best MUTUAL FUNDS available on the market.

4. RRSP LOANS

With attractively priced rates, a RRSP loan provides convenience and peace of mind as the first payment is not due for 90 days; after receipt of your income tax refund. Plus, a RRSP loan can be taken for a 1 or a 2 year term, yet can be paid down, or paid off completely at any time.

5. Free Automated Money Transfers between accounts allow for hassle-free weekly or monthly transfers from your account to your RRSP.

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RRSP

TERM DEPOSITS & GICs

WŁĄDZY TERMINOWE
I GWARANTOWANE LOKATY INWESTYCYJNE - GIC

SPECIAL OFERTA SPECJALNA

2 YEAR LATA

3.15%

Interest rates as of Feb. 3, 2009 and are subject to change anytime without notice. Certain conditions apply. Ask us for details.

Polish Credit Union
St. Stanislaus - St. Casimir's Polish Parishes Credit Union
416.236.1225
1.888.558.5506
www.polcu.com

All Credit Union Branches and Call Centre provide convenient OVER the PHONE Service that allows you to make RRSP deposits and choose deposit options for new RRSP's without having to visit a branch.
Tel. 416.236.1225 lub 1.888.558.5506

RRSP LOANS

1 Year, \$2,500 +	3.50%
1 Year, Under \$2,500	3.75%
2 Year	4.00%

Loans can be arranged in every Credit Union Branch.

RRSP

New!

TAX-FREE SAVINGS ACCOUNT - TFSA

6. The **Minimum Deposit** for a RRSP is only \$25.00
7. **There are No Setup Fees and No Administration Charges associated with the opening of a RRSP account.** Should the RRSP be transferred to another financial institution at the holder's request, a nominal transfer fee would apply.
8. **FREE Withdrawals** from a RRSP account. Our Credit Union also provides timely maturity notices and receipts for income tax return preparation.
9. All Credit Union Branches and Call Centre provide convenient **Over the Phone Service** that allows you to make RRSP deposits and choose deposit options for new RRSP's without having to visit a branch.
10. **A HOME BUYERS' PLAN** allows withdrawals of up to \$25,000 (per person) from your RRSP, tax-free, to contribute to a first home purchase.
11. **A LIFELONG LEARNING PLAN** allows withdrawals from your RRSP, tax-free, to contribute to educational costs.

- **\$5,000 maximum contribution limit for 2009**
- **Earn tax-free interest income**
- No restriction on the number of withdrawals
- Interest earned is not added to your annual income
- Flexibility (withdrawals / deposits)
- Competitive rates
- Various investment options: Savings Accounts; Term Deposits; Mutual Funds

WHO CAN OPEN A TFSA?

- An individual person
- A Canadian resident
- A valid SIN required
- 18 years of age or older, no maximum age restriction
- Unemployed individuals also may open a TFSA

More information available at our Branches!

OPEN YOUR TFSA WITH OUR CREDIT UNION!

Comparison of a TFSA versus an RRSP

	TFSA	RRSP
WITHDRAWALS TAX-FREE	YES	NO
WITHDRAWALS INCREASE CONTRIBUTION ROOM	YES	NO
CONTRIBUTIONS TAX DEDUCTIBLE	NO	YES
CONTRIBUTION LIMIT BASED ON EARNED INCOME	NO	YES
MAXIMUM AGE LIMIT FOR CONTRIBUTIONS	NO	YES
DEDUCTIBLE FROM INCOME	NO	YES

MORTGAGES

NEW MORTGAGES • REFINANCING • TRANSFERS

**\$500 NEW MORTGAGE CASH-BACK
COUPON**



To: _____

Date: _____

For a limited time, you can get \$500 Cash Back on any New; Transferred-in; or Refinanced Mortgage for any amount in excess of \$100,000 in new or additional fund advances.*

Just bring in this coupon when you apply, it's that easy!

Przełącz ten kupon przy załatwianiu nowej pożyczki hipotecznej, transferze hipoteki do Credit Union, refinansowaniu hipoteki o dodatkową kwotę w wysokości \$100 tys. lub więcej.

* Subject to credit approval. Terms & conditions apply. Offer subject to change or termination at any time without notice. Inquire for complete details. / Czasowa oferta specjalna uwarunkowana zatwierdzeniem kredytu i innymi przepisami. Oferta może ulec zmianie lub może zostać wstrzymana w każdej chwili, bez uprzedzenia. Zapytaj o szczegóły w biurach Credit Union.



Polish Credit Union

St. Stanislaus - St. Casimir's Polish Parishes Credit Union

Tel. 416.236.1225

Toll Free: 1.888.558.5506

www.polcu.com

**WINTER SPECIAL! \$500 CASH-BACK ON ANY NEW MORTGAGES
IN AMOUNT OF \$100,000 AND OVER. Ask us for details.**

Call Centre: 416.236.1225 ■ Toll Free 1.888.558.5506 ■ www.polcu.com