

**Broadview Credit Union Ltd.**  
**Newsletter**  
**Autumn 2009**

**Account Updates**

In order to comply with Federal Legislation, we have been busy updating our members' account information. We would like to thank everyone for their patience and cooperation during this time.

**Renewal Cards**

Some of the renewal Member and Global Payment cards are being sent to our members without a PIN. Please drop in to have your pin verified when you receive your renewal card.

**Pancake Brunch**

The annual pancake brunch had a great response from our members. The Credit Union along with the Co-op served 213 complimentary plates in recognition of Co-op week.

**New Staff**

We are pleased to announce that Judy Fafard joined our staff in June.

**Banking System Conversion**

Broadview Credit Union will be converting to a new Banking system called RFS-NT. The process for conversion to the new system has already started and will continue over the next few months. The last day on our present banking system will be March 31, 2010. Further information will follow so watch your mailboxes or check the website regularly.

**"FLU UPDATE"**



**What is the difference between Bird Flu and Swine Flu?**  
For bird flu you need tweetment and for swine flu you need oinkment

**CU Prime & Overdraft Rates**

Prime 3.25%  
Overdraft 24%

## Tax-Free Savings Account (TFSA)

In 2009 the Federal Government introduced a new registered savings account that allows taxpayers to earn investment income tax-free. The Tax-Free Savings Account (TFSA) is available to Canadian Residents age 18 or older. TFSA allows taxpayers to set money aside in eligible investment vehicles and watch those savings grow tax-free throughout their lifetime.

## Sweepstakes!

The annual DIRECT PLAY AND WIN! MEMBER CARD Debit Card Sweepstakes are back this fall. The contest will be running from Monday November 2 through until Sunday November 29 and is open to affiliated credit unions. Credit Union members with MEMBER CARD Debit Cards will be automatically entered to win every time they use their cards to make an INTERAC Direct Payment (IDP) transaction.



It's **FALL**  
& time  
Prime Time  
for a  
**Loan Sale**

Now's the time to make that purchase you've been waiting for ...

*buy a new vehicle, snowmobile or ATV,  
go on a winter vacation or pay off higher interest loans  
or credit cards at other financial institutions*

**Oct. 1st -  
Nov. 30th**

- Up to 60 month terms
- Early repayment - without penalty
- Disability and life insurance required
- Apply before you buy - pre-authorized loans available

**Broadview Credit Union Ltd.**  
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