

COMTECH FIRE DISPATCH

Financial Tips and Community News

Welcome to the Comtech Fire Dispatch. In this newsletter, you'll read about the latest news, upcoming community events, interesting facts, members in the spotlight and a whole lot more.

What's New at Comtech Fire?

Quarterly statements are moving to semi-annual statements.

Beginning in 2018, members who received quarterly paper account statements will now receive semi-annual statements. Full-service chequing account members who receive monthly paper statements will continue to receive their monthly statements at the current cost of \$3.00 per month. Members will receive full statements for their December activity and balances (mailed in January) and for June (mailed in July).



New Visa Business & Individual Cards coming soon!

Comtech Fire Credit Union will soon have new credit cards available to members. We are pleased to introduce our new partnership with Collabria Financial. Collabria was created specifically to serve credit unions with industry-leading, competitive credit card and payment services. Their commitment to collaboration and a vast array of services ensure that Comtech Fire Credit Union members enjoy unique, customized programs.

Deposit Insurance: Great News for Credit Union Members

It pays to be a Credit Union Member! We are pleased to share some great news for our members regarding insurance on deposits. Amendments to the Credit Unions and Caisses Populaires Act, 1994 and the General Regulation, Ontario Regulation 237/09, have been approved and will become effective on January 1st, 2018. The amendments include an increase in deposit insurance coverage up to \$250,000 on eligible insured non registered deposits. That is \$150,000 more coverage than is offered by Chartered banks!

Upcoming Events

- December 31st: RESP/TFSA Contribution Deadline
- March 1st: RRSP Contribution Deadline
- March 28th: Annual General Meeting, Parkview Manor, 55 Barber Greene Rd #1, North York, ON
- December 25-26th & January 1st: All branches will be closed

Community Events



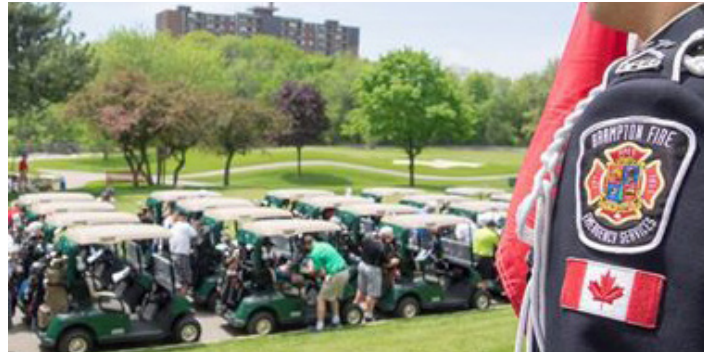
Proud Sponsor of the Mississauga Fire Pink Truck Tour at the Credit Valley Hospital Cancer Centre

On November 1st, Comtech Fire Credit Union had a great day bringing together the three Pink Fire Trucks from Toronto, Brampton and Mississauga. We were proud to support their October Breast Cancer programs. A huge thanks to Chiefs Boyes, Pegg and Beckett for attending and everyone else who took part, including Comtech Fire Board Members and our Professional Fire Fighter partners. Thanks also to Larry Thorne and Michael Maniezzo for their photos! Last but certainly not least, big thanks also to Markland Wood Golf Club for hosting us. We look forward to next year's Pink Truck tours!



Comtech Fire Credit Union sponsors Loyalist Fire Department ATV

Our Amherstview Branch was recently presented with a plaque in recognition of our support of the recent Loyalist Fire ATV project, a vehicle to be used for rescue in hard to reach areas of Loyalist Township. Pictured here is Loyalist Fire Department Fire Chief Fred Stephenson with Comtech Fire's Anna Oh.



2017 Canadian Fallen Firefighters Foundation Golf Tournament Raised \$9,300

Comtech Fire Credit Union was pleased to present the 2017 Canadian Fallen Firefighters Foundation Golf Tournament this past May 2017. The 120 participants of our annual event were not deterred by a very poor and cold Spring season, and the weather co-operated for most of the day! Royal Woodbine Golf Club was in very good shape and presented new challenges for many of our participants. It was a fun day, in spite of being short of a sellout, and golfers and guests were treated to an excellent golf experience, BBQ lunch and sumptuous dinner. Our thanks go out to all of our corporate sponsors, particularly the Personal Insurance Company, the Toronto Professional Fire Fighters Association, Stedfast, Mitsubishi Canada, and the numerous Professional Fire Fighter Associations and Credit Union partners who so generously supported our event.

Our 2018 Tournament will return to the private and exclusive Markland Wood Golf Club in Etobicoke, Ontario on Monday, May 28th, 2018. Mark your calendars!





Member Testimonial

Jeff & Kimberly Miles

Comtech Fire Credit Union is proud to be a part of our member's journeys and to support our communities. After all, that's why we are here! Firefighter Jeff Miles and his wife Kimberly have been together for 14 years. We couldn't be happier for them as they have finally tied the knot and recently bought this house together! When they were last in the branch they were both extremely excited that they are finally able to have this dream come true. Congratulations to Jeff and Kim! Avenue Road Branch Lending Specialist, Kathleen Vieira, helped make this happen.



Introducing Click Switch

Have you ever wanted to move all of your banking to Comtech Fire Credit Union, but decided against it because it was just too much work to transfer all of your monthly deposits and payments to your CFCU account?

Introducing Click Switch, the easiest way to move all of your banking information to your Credit Union. It's safe, secure and Click Switch will do most of the work for you.

Save money on monthly fees and take advantage of our award winning "Member Direct on line banking system. Check out this new streamlined process by contacting your branch, or visit our web site at comtechfirecu.com

DON'T MISS YOUR DEADLINE

The 2017 TFSA contribution deadline is December 31st!

LET US HELP YOU GET WHERE YOU WANT TO BE WITH OUR LIMITED TIME TERM DEPOSIT OFFER:

2.00%
18-MONTH*

2.75%
5 YEAR*

*Terms and conditions apply. Contact us for details. Rates may vary.

The deadline to take advantage of your 2017 TFSA and RESP contribution allowances is fast approaching. Don't miss out on tax savings and government grants!

Registered Education Savings Plans allow you to receive up to \$500.00 per year per child/grandchild from the Federal Government when you contribute up to \$2,500 in your child/grandchild's plan. Your savings accumulate tax free during the life of the plan, and are taxable to the beneficiary, who will likely pay little or no tax on the withdrawals.

Tax-free savings accounts are another great way to avoid taxes on your savings.

Both products are offered by Comtech Fire Credit Union, so don't delay, get on board today. Contact your branch, email us at member_services@comtechfirecu.com or call us at 1-800-209-7444 for all the details and to take advantage of our limited time rates!

