

assets \$163,547,928	loans \$142,901,490	savings \$150,403,840
# of members 14,629	1-year GIC 1.60%*	1-year mortgage 2.79%*

*Rates subject to change without notice.

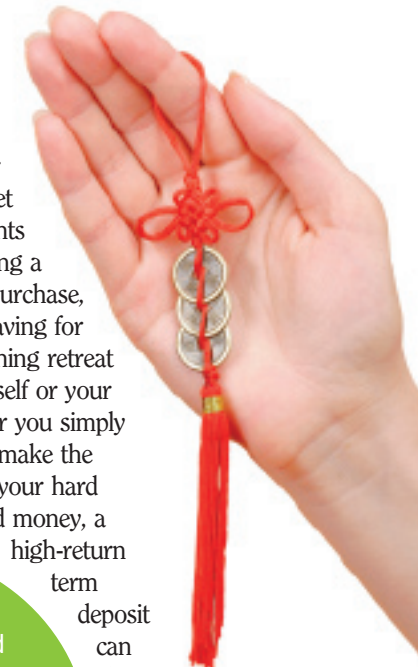
Invite wealth into your life

The ancient Chinese believed that tying three Chinese coins together with a red ribbon would bring wealth and prosperity to the beholder. Knowing that we could all benefit from a little more luck in this area, we're going one step further to offer you a sure thing. Right now when you invest in a Comtech Term Deposit, you'll receive a guaranteed return of 2.4%* on an 18-month term.

You'll earn more than a regular savings account and the rate is secured for the length of your term. Even more reassuring is the fact that there is no risk with a term deposit as there may be with other investment options. Plus, term deposits are eligible for your registered savings vehicles including RRSPs, RRIFs and TFSAs.

*Rate subject to change.
**Limited time offer. Details in branch.

Whether you've set your sights on making a special purchase, you're saving for an enriching retreat for yourself or your family, or you simply want to make the most of your hard earned money, a high-return term



Open a **Comtech Term Deposit at 2.4%*** and receive your own set of Chinese dynasty coins. Plus, you'll automatically be entered for a chance to WIN** two tickets to *The Warrior Emperor* and *China's Terracotta Army* at the Royal Ontario Museum.

deposit can help you reach your savings goals even faster.

Find prosperity with a Comtech 18-month Term Deposit at 2.4%*. Come in, call or visit us online to improve your wealth today.

say cheese

FOR A CHANCE TO SNAP UP SOME COOL PRIZES!



Right now, we're giving our teen members a shot at 1 of 5 **\$50 GIFT CARDS** to the store of their choice. All they have to do is capture a winning pic that shows off their interests. Choose from pets, nature and wildlife, sports, city life, funny moments or enter a picture for each category and increase your chances of taking the prize. Simply aim, shoot and click, then submit your entries to Sheila Bradt (bradt@comtechcu.com) before November 22nd.

The photos will be judged by our Board of Directors at the end of November when our winners will be announced. Photos will also be on display at our Annual General Meeting and on our Facebook page.



Increase your good fortune with Chinese Dynasty Coins

Chinese Dynasty coins are considered a great symbol of prosperity because they were originally used as currency in the 11th century. Thereafter, they started to be used as a good luck charm to attract wealth and prosperity. To attract good fortune and wealth into different areas of your life, consider using Chinese Dynasty coins in the following ways:

At Home Place the coins under your welcome mat so that luck and wealth will follow you whenever you come or go, or you can hang the coins on the inner-side of your main door to symbolize a continuous source of income.

At Work Attach the coins to the back of your chair or place the coins on top of a special file or project you're working on to increase your prosperity and wealth.

On-The-Go Place the coins inside your wallet, purse or pocket to attract good luck and wealth.

Sharing in our Success



We're please to announce that on August 1, 2010 our Second Series **Class B Shares** members received 4.44% on their investment.



facebook friendly

Become a fan of Comtech on Facebook and stay in the loop about our latest events and offerings, plus get an inside look at recent celebrations including our 70th Anniversary BBQ. It's all online. Join us there!

our roots

Our Foundation is Rooted in our Service

Enduring Relationships

Russ Donaldson

Bell Pensioners' Group Member and Former Chairman, Toronto Chapter

As a 53 year member of Comtech, I can speak with considerable experience about what the core values of the Credit Union are and of the relationships they are continually building.

Over the years Comtech has helped me with their interest-free Payday Loans, in keeping my investments on track with the help of my Comtech Advisor and more recently, as a partner in promoting the Bell Pensioners' Group (BPG).

Founded in 1995, BPG is a not-for-profit organization of pensioners from Bell and its affiliates, that advocates on behalf of the more than 30,000 retirees of Bell. Among its activities the group meets regularly with Bell, advocates to Government for improved regulations and legislation and supports your Pension Information Committee (PIC) members.

BPG is not a social club; its goal is to look out for YOU and the welfare of YOUR pension and benefits. BPG's activities are financed solely by the membership fees of its 11,000 members, which surprisingly only makes up one third of Bell Pensioners.

Since the beginning Comtech has been a strong supporter of BPG. I can recall many years ago placing a call to Sheila Bradt to ask for help in getting BPG's message out to the pensioners. From that initial call the relationship has been close, as is Comtech's relationship with all its members.

If you aren't already a member of the Bell Pensioners' Group, you owe it to yourself to become one. It's the best \$20 you will ever spend. To learn more about this special organization go to www.bellpensionersgroup.ca or call me at 905.372.7044 and I'll put you in contact with a BPG chapter in your area.

If you have a Comtech story you would like to share, please send it to: Sheila Bradt, Comtech Credit Union, 102 – 220 Yonge Street, Toronto, ON, M5B 2H1 or e-mail bradt@comtechcu.com.



Give your nest egg a boost with a little help from your mortgage

Many of us have the same goals when it comes to our finances.

Pay off our mortgage faster, set aside enough savings for our ideal retirement lifestyle, and have enough left over to enjoy the everyday. However, finding the "extra" money to put towards your nest egg isn't always easy.

Well, what if you learned those extra funds weren't so hard to come by? In fact, they may be right under your roof – literally. Like most homeowners out there, your mortgage is comfortably nestled in with your primary financial institution. You may never have considered shopping around for a better rate and the idea of moving your mortgage seems like too much of a hassle.

Sure there is a small fee to move your mortgage, just to cover the cost of legal and appraisal fees, but we want to assure you, the savings you'll see long term are far worth the cost. Just imagine the difference a lower interest rate on your mortgage could make. You could save thousands each year in payments and then roll those savings directly into your retirement fund to get even more bang for your buck.

Just look at how the savings with Comtech add up compared to the Big Banks.

Principal Mortgage Balance	Cost of borrowing over five years at Bank Rate 5.39%*	Cost of borrowing over five years at Comtech Rate - 3.75%*	Savings with Comtech over 5 years
\$200,000	\$50,556.88	\$34,845.46	\$15,711.42

Example based on \$200,000 mortgage amortized over 25 years. Interest based on five year fixed rate. Bank rate courtesy of www.cannex.com.

Let us open the door to greater savings on your mortgage today and greater savings for your tomorrow too. Come in or call **1.800.209.7444** or **416.598.1197** to discover the potential that is waiting to be unlocked for you.

**Rate subject to change.*



Our 70th Anniversary Celebration was a sizzling success on August 21st!

Commemorating 70 years of service at Comtech, we marked the occasion with some good old fashioned family fun at Toronto's Ward's Island Clubhouse. Members and their families joined our staff and management to take part in a day of fun-filled festivities including three-legged races, a marshmallow toss, cookie decorating, a pie-eating contest and a scrumptious BBQ. Thank you to everyone who was in attendance for your good cheer and support. We look forward to our continuing success together in the coming years.