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*Rate subject to change. Details in branch. Annual Percentage Rate (APR) of 2.99% is based on payments of principal and interest calculated semi-annually not in advance assuming there are no other costs of borrowing other than the interest rate. **Annual Percentage Rate (APR) of 3.50% is based on interest being calculated monthly and assumes no other costs of borrowing other than interest.



SCHOLARSHIP WINNERS And the winners are...

FROM LEFT: Adam Kerr, Anna Jamieson and David Debono (Rob Taylor was not available for the photo).

We are delighted to announce the winners of our **Scott Jamieson Scholarship Awards**. Three winners were chosen for their outstanding commitment to their communities. These individuals will each receive a \$1,000 scholarship to help pay for education costs.

Meet our Winners!

David Debono, University of Toronto

David has been giving back to his community through his music since the age of 9, when he started playing piano with his church choir group. He also plays trumpet with a Malta Band that performs over 12 programmes in the community each summer. David says: "Volunteering is a great way to enjoy what I do and I love seeing the smiles on people's faces."

Adam Kerr, Port Credit Secondary School

As a sport enthusiast, Adam volunteers his time and skills to the 'Wolf Cubs' teaching younger children hockey fundamentals and sportsmanship. He also tutors his fellow classmates and volunteers at the local elementary school and in various fundraising initiatives through his local church. Adam says: "Through volunteering I feel that I really have a positive impact on the kids and how they view and play the game."

Rob Taylor, Sheridan College

As a child, Rob volunteered with his mother painting maps of Canada in schoolyards. He has worked with disabled children at the RCMP games and also assisted with fundraising to set up a scholarship for disabled persons. Rob says: "You get a good feeling from helping others that everyone should have the chance to feel."

You can read our winners full stories on our website at comtechcu.com under the "Lounge" section.

Scott Jamieson's wife, Anna, shared these words with us: "Scott loved it when our youth pursued education and succeeded in their endeavours. He saw them as our future and applauded them always, whether at our church, family, scouts, etc. (He supported them as well by volunteering/time and financially). Scott was such a good man and I sure do miss him!"

The Scott Jamieson Scholarship Award program will run each year with three winners chosen from our entries. Get all the details online at comtechcu.com under our "Lounge" section and be sure to apply before the next deadline on May 31, 2014.



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Take advantage of either of these superior rates on new deposits and automatically receive a striking bonus offer. Choose from:

- 18-month term deposit with a minimum \$25,000 at 2.15%*
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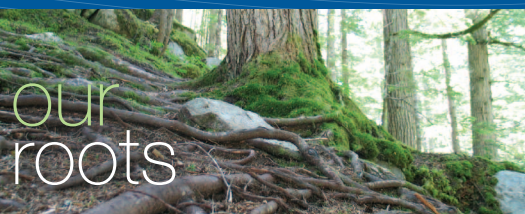
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Mark your calendars for when your investments come due and switch to a Comtech term deposit to really let your savings shine. Come in, call or visit us online at comtechcu.com to start today.

*Rates subject to change. Limited time offer. One coin per member per month. Details in branch. Limited to 100 coins per month.

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Toronto	416.598.1197
Mississauga	905.625.6662
Nepean	613.763.4313
Ottawa	613.234.0450

Cash withdrawals are available from any ATM displaying THE EXCHANGE, Interac and Cirrus symbols. Deposits are protected by DICO.



our roots

Remembering a Remarkable Man

Pat recalls the first time she came to the Credit Union requesting a loan to purchase a pair of contact lenses. "Making only \$36 per week from Bell, a friend suggested I ask the Credit Union for a loan to cover the \$250 lenses." Pat explains, "Back then you needed a man to co-sign on your application, so I asked my boyfriend (now my husband) to lend his signature. We've been members ever since."

For over 45 years, Pat Trerice and her husband Larry have been a part of our Credit Union and it's the community spirit and the individuals who make that spirit thrive, that keeps them here. Just recently, Pat was reviewing her monthly statement when she read about the Scott Jamieson Scholarship Award. She was surprised and instantly moved by this gesture as she had been a long time friend of Scott and Anna through their church.

Having known Scott for years, she reminisced about what a caring and giving man he was, "Scott was a really great man. He was always ready to lend a helping hand and had such a way with people and with his words. He had this calming effect on others that they really responded to."

"Just the other day the ladies from my Wednesday prayer group and I were chatting about Scott and everyone had such kind words and fond memories to share," Pat described. "Words like; Scott was a really nice guy and fun too, he was always thinking of others, finding ways to make their tasks easier, Scott was always there for you. He was loved by everyone."

It wasn't even a week after reading about the scholarship that she ran into Scott's wife, Anna. "I told her how amazing and wonderful I thought their contribution was," Pat shared, "I was so excited to see them honouring his memory in this way."

"My grandson will be entering university this coming fall and now that I know about the scholarship, I look forward to having him enter," Pat explains. She wants to see him involved and a part of his community the way remarkable people like Scott and Anna Jamieson are.

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.**

Comtech has set out to raise \$105,000 to help build two micro banks in Ghana, Africa. We're standing up to poverty and putting the tools of change into the hands of those who need it most and we need your help.

We partnered with an amazing non-profit organization called Opportunity International that is committed to breaking the cycle of poverty in the developing world by providing small business loans, savings, insurance and training to over two million people and 20 countries worldwide.

We are reaching out to 50 of our fellow members as "Good Neighbour Ambassadors" from over 25 different communities in Ontario who will be taking part in a 5 km walk, run, ride or skip through your community on September 7, 2013 to help us reach our fundraising goal. *If you would like to volunteer as a "Good Neighbour Ambassador", please contact Sheila Bradt at 1.800.209.7444 or 416.598.1197 ext. 2239.*

All we desire from you is to show your support for your Community Ambassador and pledge any amount you care to spare. Once we reach our goal, Opportunity International will match it dollar for dollar – amazing! We have made it easy for you to make your contribution. *Go to comtechcu.com and click on the Opportunity International link to make your pledge online.*



Make Change for the Good

SHARE IN OUR SUCCESS

An Exciting Investment Opportunity for Members – Class B Shares at **3.50%**

Right now for a limited time we're offering our members the chance to purchase Class B Shares for just **\$1.00 each** with a minimum purchase of \$1,000 or 1,000 Shares up to a maximum of \$250,000 per member or 5% of total Shares sold.

Earning an annual interest rate of 3.50%, your Shares will be locked-in for the first five years and the interest will be paid annually into the account you designate such as regular savings, chequing or your RRSP.

This offer will only be available until September 30, 2013 or once the initial offering of \$5 million is sold out, whichever comes first. We advise you to act quickly as Shares are sold on a first come, first served basis and our other series sold out within 60 days!

Now is the time to take advantage of this unique opportunity to invest in the future of your Credit Union. Contact Barb Marrelli at 1.800.209.7444 ext. 2204 or email Barb at marrelli@comtechcu.com to obtain your numbered copy of the Offering Statement today!



Wouldn't you love the convenience of applying for a loan or line of credit right over your Smartphone? Well now you can, with Comtech's all-new membership and loan app called **YourSmartApps**.

It's as easy as 1...2...3...4! Just download the app to your Smartphone by searching for "Comtech YourSmartApps" in your iPhone or android app store. Then follow the four easy steps to provide the information we need to process your application. After you click submit, just sit back. We'll contact you to confirm your rate and finalize your loan.

You'll also have access to our exciting new **Budget Tracker** app that lets you stay on track with your finances wherever you roam. Once your friends and family find out how amazing this app is they'll want it too. Not a member? No problem. Comtech's YourSmartApps lets them sign up for membership right on the spot with the same easy to use app. Download the app to your smart device absolutely free today!

