

we can show you the way

Let our experts help you map out the quickest route to your savings goals.

When it comes to saving for the things you want today and the retirement you dream of down the road, it's not always clear which direction to go. With so many options and opinions to sort through, one can't help feeling a little lost.

Here are just some of the ways we can help you stay on track:

- **Putting aside just a small percentage of your earnings can help you reach short and long-term savings goals even faster.**
- **Start early.** The sooner you begin investing, the greater the room for growth.
- **Set yourself up to succeed with pre-authorized payments or payroll deductions.**
- **Borrow to save with an RRSP loan as low as 3%* and maximize your contribution.**

GROW YOUR SAVINGS*

TFSA Daily Interest	2.00%
1 Year GIC	1.60%
18 Month GIC	2.15%
5 Year GIC	2.90%

with the big difference being that you won't be taxed on your return.

A Registered Retirement Savings Plan (RRSP)

is one of the best ways to save for your retirement years. Your savings earn interest tax-free until you withdraw them and your annual contributions can actually help you save on your income tax as they are deductible. Play it safe with guaranteed investments or take a little more risk with mutual funds, we can help you decide.

Let us help you take the guesswork out of investing and point you in the right direction. Talk to us about where you see yourself headed and we'll help you find your way with ease. Come in, call or apply online at www.comtechcu.com today.

*Rates subject to change without notice. See branch for details.

† Stocks, bonds, mutual funds and other securities are not guaranteed or insured by DICO.

Comtech portfolios are sold through Qtrade Asset Management Inc., member MFDA and Qtrade Advisor, a division of Qtrade Securities Inc., member IIROC and CIPF. Mutual Funds are not guaranteed, their values change frequently, and past performance may not be repeated.



Deadline
March 1,
2011



RRSP EXPRESS SERVICES

Extended branch hours

February 22 to 25 - 9 am to 8 pm
Saturday, February 26 - 9 am to 3 pm
February 28-March 1 - 9 am to 8 pm

Apply by phone

Main Branch: Call Barbara at 1.800.209.7444 ext. 2204

Creebank Branch: Call Barbara at 905.625.6662

Ottawa Branch: Call Jon at 613.234.0450 ext. 222

Nepean Branch: Call Lorraine at 613.763.4313

Download our quick **RRSP 2-Minute Loan Application** online at www.comtechcu.com and mail, fax or bring into your nearest branch.

Apply by fax

Main Branch: 416.598.0171

Nepean Branch: 613.763.4307

Creebank Branch: 905.625.6682

Ottawa Branch: 613.234.0491

The Tax-Free Savings Account (TFSA)

is a great choice for your short-term savings as it allows you to deposit up to \$5,000 each year. You can use a variety of different savings options such as term deposits, high interest savings accounts, mutual funds or stocks and bonds†.

Spread the word. Our membership is growing and it's all thanks to you – our current members. We know from our monthly survey cards that 38% of our new members come from your referrals and we would like to say "thank you". This year we'll be launching our **Member Referral Program** and along with it, an opportunity to reward our members for spreading the word about Comtech. Stay tuned to our website and upcoming newsletter for details about this exciting new program and how you can get involved.



Bank anywhere, anytime for less.



Remember to look for THE EXCHANGE® Network of ATMs when you're on the go or away from home and avoid those pesky surcharges. When you can't get to a Comtech ATM to do your banking, this convenient network of over 2,700 ATMs offers you access to deposits, withdrawals and balance enquiries without any additional fees. Just look for the logo at participating financial institutions or online at www.the-exchange.ca.



our roots

Our Foundation is Rooted in our Service

Taking Positive Steps

As members of Comtech for over 13 years, Jennifer and Craig have developed a good relationship with their Credit Union. Having come to rely on Comtech for their daily banking needs and to house their mortgage, it is in more recent dealings over their investments that they wanted to share their positive experience.

"We have always been pleased with the level of customer service we have received from our Credit Union," Craig explains gratefully. "Specifically, we have been very impressed with the level of service excellence we have received from Peter Mendonca, who has been working very closely with us on reaching our short and long-term savings goals."

"I am very happy with the solid returns we've received on our investments," Craig continues. "Peter's professional approach and knowledgeable advice help us invest our money with confidence and at a pace we are comfortable with."

Peter helps to guide our members towards choosing a mix of investments that suit their risk profiles and meet their return objectives. Peter shares; "We strive not only to achieve a good return on investment for our members, but we also keep a constant focus on the suitability of the investment for them and their risk level. The strategies we implemented in 2009/2010 proved profitable and we were able to achieve 11% annualized returns for Jennifer and Craig and many other members as well."

Jennifer and Craig see Comtech as a positive force in helping them aim for and achieve their savings goals and want other members to know this so they may also benefit from our service.

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.



Resolve to improve your financial health this year

If there's one resolution we can help you stick to, it's getting yourself financially fit. This year we want you to take a good look at your finances – your debts and what you're paying out in interest, your investments or lack thereof, your daily spending habits and things that may not be working out – and then resolve to make a change for the good.

No more excuses! This is the year to get your finances in shape. We want to help you any way we can and one of the best ways to start is by cleaning up your debt. Chances are you're paying way more in interest than you need to. Whether it's through a combination of credit cards, department or big box store cards, lines of credit or loans, if you add up the interest you're paying on all these accounts, the numbers would be shocking.

We want you to consider an Equity Line of Credit to help you trim the fat on your current debt. Simply use it to pay off your existing high interest debts and consolidate all of your payments into one low monthly payment. With preferred rates as low as 4.5%* and flexible repayment options, you can cut some serious calories off the interest you're currently paying and that means more money towards your principal balance.

Don't wait for Monday, talk to us today! Come into your nearest branch, give us a call, or apply online at www.comtechcu.com.

*Rates subject to change without notice. Some conditions apply.



TEACH YOUR TEEN ABOUT FINANCIAL INDEPENDENCE

Our **MP2 Account** is designed especially for our younger members and offers the advantages of both a savings and chequing account in one. They can save for the things they want with the high interest savings portion or spend a little on the things they need with easy access chequing.

Teens can stay on top of their finances with online banking and their own access card, plus get tips from our quarterly teen newsletter, the online Lounge or their own Personal Financial Officer. Start your teen off right and sign them up at www.comtechcu.com.



Join us for our Annual General Meeting on Thursday, March 3rd and dinner is on us. Open to all members, this free event is a great opportunity to learn more about Comtech and to talk with fellow members and staff over an enjoyable meal with live entertainment.

If you would like us to save you a seat, **RSVP to Sheila Bradt at 416.598.1197 ext. 2239 by February 25, 2011.** Cancellations must be made prior to this date to avoid a \$55 per plate charge.

For a copy of Comtech Credit Union's 2010 Annual Report, visit us in branch, download a copy from our website under the "About Us" section or contact your branch to request a copy by mail after February 21, 2011.

**Thursday, March 3, 2011
5:30 p.m. to 8:30 p.m.
Marriott Eaton Centre Hotel
525 Bay Street, Toronto**

Happy New Year! **The Staff and Board of Directors at Comtech wish all of our members and their loved ones a happy, healthy and prosperous 2011.**