

the TEUCU connector

April 2010



EVERYBODY NEEDS A HELPING HAND SOMETIMES



TEUCU has always been committed to helping members achieve their financial independence. What members may not know is that TEUCU has also been providing members with the comfort and peace of mind they need during the most difficult times in their lives.

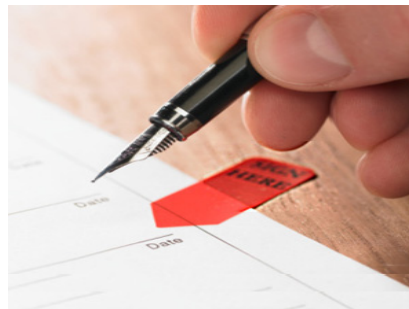
For years now, TEUCU has been helping members who are going through a separation or divorce, the death of a loved one, loss of job and other life changing events. We demonstrate great compassion to those members, and work with them to help get them back to where they once were financially.

We have helped give members a second chance at being able to take control of their finances. For a newly separated member, it may be difficult to get back on your feet financially. For those that have lost a loved one, it can be the most difficult and challenging time of your life. You may be unable to think properly and manage your finances, especially if the person who passed away took care of your financial affairs.

Let us help you create a plan to ease the burden of finances during these troubling times, call or come in today.

CO-SIGNING: KNOW THE RISKS!

A friend or relative asks you to co-sign a loan. He or she assures you that the loan will be repaid in full and you'll never be called upon to cough up the cash due to default. Being the nice person that you are, you agree, but before you sign those papers, make sure you know the risks and how to protect yourself.



What Will Happen If the Borrower I Co-signed for Misses a Payment or Defaults?

- You could be required to pay late fees or attorney fees.
- You could have your wages garnished.
- You could lose any property you pledged against the loan.
- Your credit rating could be affected which could hinder your chances of getting a loan or mortgage in the future.

Know the risks before you sign on the dotted line!

LOW MORTGAGE RATES

The economy is starting to look up. When the economy picks up, interest rates follow.

Take advantage of current low rates and apply for a pre-approved TEUCU mortgage.



These rates will not last so call us today to guarantee a low rate on closing.

NEW CAR LOANS

4.98%



APPLY TODAY AND TAKE ADVANTAGE OF THIS EXCEPTIONALLY LOW RATE!

BONUS:

All new car loans in **MAY** or **JUNE** will receive a free appreciation gift!!

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ANOTHER SUCCESSFUL AGM!



For more pics: www.teucu.com
events tab (on left side)

Another successful AGM was held on Friday April 9, 2010 at the Best Western Hotel and Conference Centre. There were 120 members and guests in attendance enjoying the business meeting (which included by-law changes), two special guest speakers, door prizes, and great food. Thank you to all who attended and a special thank you to all those who donated prizes for our event. Hope to see you all next year!

Andrea's tips to reduce the effects of allergies!



An allergy is a disorder of the immune system. There is no cure for allergies, but you can reduce the impact they have on your life.

- Wash sheets weekly to reduce dust collection
 - Clean air filters at least once a month
- Avoid opening windows especially when it's windy outside
 - Vacuum as often as possible
- Use all natural cleaning products such as 'Bio Life'
- Avoid dusting, instead use a micro fiber cloth or a 'Swiffer' cleaning cloth.

The more you do to reduce your symptoms, the easier it will be to control your allergies.

GET TO KNOW US!

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Operation Supervisor
Compliance Officer
Complaint Officer

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Liana Crimi
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