



NEWS WORTH SHARING!

SPRING 2010

LOOKING FOR A LOAN OR MORTGAGE? CONTACT YOUR CREDIT UNION TODAY FOR THE BEST DEAL!

Doing renovations or buying a new home?
Need funds for that dream vacation or
to buy a vehicle?

Airline Financial Credit Union (AFCU) has been meeting members' needs for 60 years! We have some of the best deals anywhere and we specialize in serving members who work or have worked in the airline industry. We pride ourselves in knowing our members and responding to their requests in a personal and professional manner. New and existing members are surprised at the great rates and services that we now have to offer.

If you have a need for a mortgage or loan, our lending experts can put together a solution that suits your needs. Rates are at historic lows so if you need to borrow, now is the time to call YOUR credit union.

Call us for details!

*OAC. Some restrictions apply.



Ask us
about our
**FLEX
MORTGAGE
SPECIAL**
for **1.8%*** or
\$500 cash!

Message from the Chair JOHN KENNEDY

As we begin celebrating 60 years of providing services to our members, I believe it is a good time to look back at our history and take a quick look at our future. Although the past few years have been difficult to say the least, we have endured the stormy skies and we are on our way to offering members an even better selection of products and services. Our future is filled with opportunity and we have spent the last year rebranding our image, updating and expanding our web page, introducing new products and services and extensively advertising to our present & potential members. We have been in business for 60 years and we exist because of the continued support that our members have and continue to demonstrate. Your credit union has many products and services that you may not be aware of so when you get chance, please contact our office and see for yourself.

Enjoy your summer!

Welcome Back AUDREY



We certainly like to welcome Audrey back to AFCU. After gaining significant experience in the credit union system, Audrey has rejoined the AFCU team as Financial Services Officer. Her previous fifteen year

tenure with AFCU is visibly apparent when you see the smiles on members' faces when they see her at the office. **The next time you visit, drop by and say hello.**

ANNUAL GENERAL MEETING

We invite members to join us on May 27, 2010 at the Fairfield Inn and Suites at 6:00pm to attend our 60th Annual General Meeting.

We encourage everyone to attend this event as it provides members with the opportunity to review our previous year results and future plans. This year is especially important as we will be asking members to vote on several amendments to our by-laws in order to be compliant to the changes in the Credit Unions and Caisses Populaires Act, 1994 ONTARIO REGULATION 237/09 that came into law October 1, 2009. Copies of the by-laws are available at either branch, or if you call us at **905-673-7262**, we would be happy to mail you a copy.

In addition to reviewing the financial results and the by-laws, members will have the opportunity to vote in any elections that may occur due to vacancies on the Board of Directors. Members who are interested in running for a position on the Board must complete a nomination form and submit it to Chair of the Nominating Committee, **Robert Newson**, at least 30 days before the annual meeting. Nominating forms are available at our main office.

Door prizes will be drawn at the end of the business session and refreshments will be available. It's YOUR credit union; mark it in your calendar to attend this event and pre-register RSVP for the meeting by calling us at **905-673-7262** or by email at **info@airlinecreditunion.ca**.



Stay Up-to-date with FREE E-ALERTS

*Would you like to know when a deposit was made to your account?
Want to be informed on when transactions occur?*

AFCU can offer you free email alerts notifying you whenever there is a transaction conducted on your account. You can choose to be notified of all or selected transaction types. You can also choose to be notified on transactions above a certain dollar limit. This alert is sent to you by email literally instantly. This **FREE** service is great for members who use handheld devices like iPhones or a Blackberry and want to keep track of their accounts anytime-anywhere. **Contact us and we can set you up within minutes or go on line and you can activate it yourself.**

Can't find the time to visit us? We are just a CLICK AWAY

If you haven't visited us on the web, now is a great time to check us out. Our web page has been revamped and we can now offer you many services without leaving your keyboard. You can securely apply online for a loan, mortgage, line of credit, home and auto insurance, ATM/Debit card. Also you can order cheques, advise us of change of address or just contact us for information all in the comfort of your home or office. **Visit us online at airlinecreditunion.ca for complete details.**



Looking for a GREAT WAY TO INVEST?

We are pleased to partner with **Qtrade Investor** - Canada's leading independent online brokerage.

Whether you currently use an online broker or are interested in doing so, Qtrade Investor is our online brokerage of choice. Qtrade Investor offers you, among other things:

- Market-leading service and support – Qtrade Investor has been rated the #1 online broker in Canada by The Globe and Mail for four consecutive years
- A full range of investments including stocks, options, and fixed income securities
- Comprehensive investment tools and research, news, real-time quotes, portfolio watch lists, email alerts and more
- Low trading commissions
- Easy electronic funds transfer to and from your chequing account

In addition, the following options are also available:

- Canadian and US Stocks
- Canadian, US and corporate bonds
- Canadian and US T-Bills
- Mutual Funds
- Options (including LEAPS and bond options)
- New Issues
- Guaranteed Investment Certificates
- Strip Coupon Bonds
- Commercial Paper
- Rights and Warrants

Visit our website and click on the online investing link and you are on your way away to enjoying an amazing variety of investment options.



Service Fees

Up Front, Clear and Competitive

At AFCU we don't like hidden costs. We'd rather explain to you the costs of services so you can choose those most valuable to you. It has been over five years since we adjusted our service fees so later this year we will be reviewing them to ensure they are fair and competitive. Once established, our knowledgeable staff would be happy to assist you to choose the right package for your needs.



GREAT RATES on Home and Auto Insurance

With the cost of insurance increasing it is more important than ever to shop around for the best deal. As a member of AFCU you can take advantage of some great group rates by contacting **The Personal** insurance company for a free no obligation quote at **1-888-476-8737** or you can also get a quote online through our website at **www.airlinecreditunion.ca**



THE 2010 AIRLINE FINANCIAL GOLF CLASSIC IN SUPPORT OF DREAMS TAKE FLIGHT

June 10, 2010

Castlemore Golf & CC

3255 Countryside Drive, Brampton

www.castlemore.com

Registration will be limited to 144 golfers.

Registration Deadline: June 3, 2010

Cost per golfer \$100.00

Dinner only \$30.00

Hole Sponsor \$150.00

- 18 Holes of Golf (scramble format)
- Cart, golf bag drop service on arrival
- Lunch at noon
- Dinner at approximately 6:30
- Closest to the hole and longest drive prizes for men/women
- Hole in one win a new car contest

Please call Gary Renouf (905) 673-7262 ext. 4 for more details or pick up a brochure In-branch to register.



OUR PRODUCTS & SERVICES

- AFCU Debit Card
- Certified Cheques
- U.S. & Canadian Travellers' Cheques
- Direct Deposit
- Flex Mortgage
- Home Equity Line of Credit
- Loans
- Online Banking
- Online discount brokerage services through QTRADE Investor
- Payroll Deduction
- Personal Chequing Account
- Plane Savings Account
- Supersonic Savings Account
- Personal Credit Lines
- Pre-authorized Withdrawal
- RRSP, RRIF and RESP
- Safety Deposit Box
- Tax Free Savings Accounts
- Tel-Connect Telephone Banking
- U.S. Dollar Account

AND MORE...



AFCU Gets Into the Olympic Spirit

As seen here, one lucky member was happy to receive a Olympic shirt



**AIRLINE
FINANCIAL**
CREDIT UNION LTD.

Lester B. Pearson
International Airport
Terminal 1 - Service Level
(Near the employee cafeteria)
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Fax: **905-673-1624**

Tel-Connect:
1-888-245-3732

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Mississauga, Ontario L4V 1R9
Offering free parking at this location!
Telephone: **905-673-7262**
Toll-free: **1-800-392-5005**
Fax: **905-676-8437**

Hours: Monday-Friday **9:00 am - 4:00 pm**
ATM service available 24/7