



bank. borrow. invest. talk to us.

membersavings.ca

i want banking that i can trust.

Unlike a bank, we are not profit-driven. Our service fees are designed to cover operating costs. Wherever we streamline costs, we pass the savings on to our members through fee reductions, competitive rates and other benefits.

No need to squabble for a better rate, our lowest rates are posted - and the same for everyone. Whether you are buying a new home or switching your mortgage, knowing that you are already getting our lowest rate makes it easy.



work for me, not the bottom line.

# Get free rewards for your business!

We think setting up your banking with us is a big deal, and we want to ensure our members feel rewarded for choosing us as their main financial partner. By simply setting up or switching over direct deposit, we reward our members with a free Star Membership Package. Why pay monthly fees to your current bank if you don't have to?

Not interested in setting up direct deposit? No problem! Many members take advantage of our automatic partial deposit program allowing you to easily focus on saving or paying down a loan or mortgage.

Are you casual, part time, full time or a manager? All employees and their families are welcome.

## Low Fees and Competitive Rates

Our account fees and interest rates are often better than the competition. We are able to customize our offerings to fit your unique financial circumstances.

## Expert Service and Unbiased Advice

Our dedicated and knowledgeable staff work hard to ensure you get the most from every financial decision. We don't earn commission or push products, we simply recommend banking solutions that are best for you.

## Easy, Secure Access

Our Internet and telephone banking service provides both convenient and secure, round-the-clock access to your accounts. Your MemberCard® debit card grants full access to the Interac Network and surcharge-free access to THE EXCHANGE® Network, allowing you Canada-wide banking at thousands of ATMs. We provide Buyer Protection/Extended Warranty coverage for your debit card and cheque purchases.

## Your Money Is Safe With Us

Deposits are insured through the Deposit Insurance Corporation of Ontario (DICO)\*, your money is safe with us. DICO is part of a comprehensive protection program backed by provincial legislation, providing insurance coverage for members of Ontario credit unions and caisses populaires.

\* Up to \$250,000 on deposits held in your name. Up to \$250,000 on deposits held jointly. Unlimited coverage on deposits held in registered savings plans such as RSPs, RIFs, RESPs, and TFSA's.

Note: As with all Canadian financial institutions, mutual funds are not insured or protected by DICO or the Canadian Deposit Insurance Corporation (CDIC). Visit the DICO website for more information.

® MEMBER CARD® debit card is a registered certification mark owned by Canadian Credit Union Association, used under license.

give my kids  
the headstart  
they deserve.



Serving employees and their families of the LCBO, AGCO, OCS, OCRC, Honeywell Limited, MTSAllstream Inc., and the Shell Group of companies, Member Savings offers a full range of financial products and services.

## Bank

Personal Chequing  
Daily Interest Savings  
Investment Savings  
Platinum Savings  
Student Accounts  
US Dollar  
TFSA

## Borrow

Personal Line of Credit  
Consolidation Loans  
Car Loans  
MasterCard  
Quick Cash Loans  
RRSP Line of Credit

## Mortgage

Fixed Rate  
Variable Rate  
Home Equity Line of Credit  
High Ratio

## Invest

Guaranteed Investments  
Saving for Retirement  
Mutual Funds  
RESP  
Tax Free Savings  
On-line brokerage through Otrade Investor  
VirutalWealth®

## Insure

Life Insurance  
Buyer Protection  
Home & Auto  
Title Insurance

give me all  
the services  
of a big bank.

Ask about  
Payroll  
Deduction

talk to us.

We are dedicated to helping you reach your financial goals. Knowledgeable staff, exceptional service, in a credit union that has been created for you - talk to us, we care about you.

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