

# Dollars & SENSE

Ladysmith & District  
Credit Union™  
service since 1944

fall 2007

Our Community. Your Credit Union.™

vol. I no. I



Connecting with our community.

***“We're part of the neighbourhood, and committed to building a safe, healthy and prosperous community.”***

Welcome to the first issue of Dollars & Sense. There are a lot of big changes going on at Ladysmith & District Credit Union, (LDCU). Our quarterly newsletter will help to keep members and people in the community at large informed about and engaged with what's new. We'll keep you up-to-date on helpful products and services. But equally important, we want the newsletter to be a vehicle for community involvement.

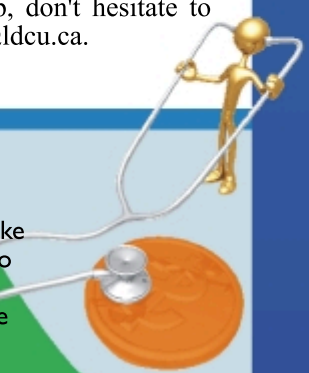
You may have heard BC Credit Unions advertising: We put people before profits. LDCU members have played an integral role in community development since

1944. With more than 6,200 members, we're made up of families and businesses, kids and seniors, singles and couples just starting out. At LDCU we're part of the neighbourhood, and committed to building a safe, healthy and prosperous community. Dollars & Sense is another tool for LDCU to share our values with each other.

As well, we're planning a Community Corner section, where members and non-members can promote educational, cultural and social community events. So if you've got an event coming up, don't hesitate to send us an email at [info@ldcu.ca](mailto:info@ldcu.ca).

## Tell us how we're doing.

What do you think of Dollars & Sense? Have any ideas for stories you'd like to see? What do you think of the new look of the Credit Union? What do you think of the renovations? We would love to hear from you. Visit the survey page on our website [www.ldcu.ca](http://www.ldcu.ca), call 245-2247 or drop into the branch at 330 First Avenue, Ladysmith, BC V9G 1A3.



Another reason to join.



A better way to invest, borrow and mortgage...locally!

MORTGAGE BONUS EVENT		
<b>6.99%</b> <small>4 year Closed</small>	<small>plus Choose</small> <b>.50%</b> <small>OFF posted rates</small> -OR- <b>\$750</b> <small>cash for costs</small>	<small>plus Extra Bonus</small> <b>\$100</b> <b>CERTIFICATE</b> <small>Towards your home or private auto insurance from LCU</small>

Ask for details.

## YOUR HOLIDAY HELPER LOAN



Borrow up to \$3500 at 0% to spend **anywhere** you like.

To qualify, fill out the application form inside and drop off at the branch.

For full details, visit [www.ldcu.ca](http://www.ldcu.ca)

**OPEN HOUSE**  
**NOV. 22nd**  
**10am - 4pm**

Notice anything different at your Credit Union? Over the past year and a half, top to bottom, inside and out, your Credit Union has been transformed. We have painted the outside of our building in heritage colours that reflect the spirit and ambiance of historical Ladysmith. The inside has been extensively re-modeled to better utilize our space, and give all our members and clients more privacy. We are thrilled with the results, and think all of you will be too. Please join us for an Open House on November 22nd to celebrate our new look. There will be juice, coffee, cake and goodies for all. Hope to see you all there!

## In the market for a new home?

Check out how our mortgage rates\* stack up against Canada's major banks.

	1 Yr	3 Yr	5 Yr
<b>LCDU</b>	<b>7.10%</b>	<b>7.30%</b>	<b>7.35%</b>
CIBC	7.25	7.40	7.44
TD/Cda Trust	7.25	7.40	7.44
Scotiabank	7.20	7.40	7.44
Royal Bank	7.15	7.40	7.40
Bank of Montreal	7.25	7.40	7.44

\*First Mortgages: Fixed Rate Closed Rates effective as of October 12, 2007. Rates may change without notice.

Official  
 Fireworks Sponsor  
**20<sup>th</sup> Anniversary**  
 Festival of Lights  
**Light-up night**  
**Nov 29th**



**Ladysmith & District**  
**Credit Union™**  
 service since 1944

## The benefits of MemberDirect®

MemberDirect® is an internet banking platform created by Credit Union Central of BC for Credit Unions across Canada. There's no reason to be wary of online banking. In fact, MemberDirect® makes doing your financial transactions easier and more convenient, and it's completely secure.

- Access your account safely and securely from anywhere. It's as safe as coming into the branch.
- MemberDirect® has the flexibility to show you all of your account activity. Or you can just see your deposits, or just the cheques you've written, it's up to you!
- You can print out your statement, or download it into most accounting programs.
- Ever write a cheque and then forget what it was for? With MemberDirect®, you can see an actual image of every cheque you write.
- Or make cheques history. MemberDirect® has a database with thousands of vendors. You can pay anything from Town of Ladysmith utilities to utility payments in Halifax, Nova Scotia.

We've even set up a NEW MemberDirect® terminal inside the branch, if you'd like to come in for a personal introduction. (It's also available to use if you don't have a PC of your own, or to bypass line ups.)

To get a full understanding of all the features of MemberDirect® visit [www.ldcu.ca](http://www.ldcu.ca) and follow the link to MemberDirect® today!



We've implemented a new system tailored to Canadian Credit Unions called iSpectrum. iSpectrum was created using the latest internet and open architecture technology. It's extremely secure, and means that as we develop new products and services, we have tremendous flexibility to customize them for you.

We'll be able to easily complement web services and add new applications. We can also adapt your online banking experience in response to your input and needs. Now all of LDCU's activities are connected, so that the right hand always knows what the left hand is doing and vice versa. Member services, tellers, information processing and office administration all operate on the same system. That means we can focus on providing you with better and more personal service.

Now LDCU can go with you wherever you travel, around the clock and every day of the week. Web-based banking means that our staff can serve you more efficiently. Even better, the improved LDCU website is much easier to use and provides you with many more options, like MemberDirect® online banking. Check us out at [www.ldcu.ca](http://www.ldcu.ca)

Thanks for helping us be #1.

Our tremendous growth in the last 24 months has created a wealth of opportunities for our current and new employees. However, these new employees need time to familiarize themselves with all of our products and services. We ask for your patience as they find their Credit Union stride. Thanks for your understanding.

330 First Avenue, Box 430  
Ladysmith, BC V9G 1A3  
Phone: 250-245-2247  
Toll Free: 1-888-899-2247

# Kids 'Count

## Here's "Ollie Otter"

Don't be surprised if you run into our brand new mascot Ollie Otter on your travels. He'll be showing up at schools, community venues and events throughout the year, spreading the Ladysmith and District Credit Union spirit.

We chose a sea otter as our mascot because we felt he reflects the personality of our Credit Union: fast, agile, smart and playful. So if you see Ollie around, be sure to smile and wave.

## Sea Otter Facts

These playful creatures are frequently spotted off our west-coast shoreline. We thought you might like to know a little bit more about one of the most fascinating marine mammals.

They have the thickest and most luxurious fur in the animal kingdom which is why, from the mid-eighteenth century onwards, they were hunted almost to the point of extinction.

The sea otter is now a protected species.

## Making kids money-smart!

Money doesn't grow on trees, but sometimes kids think so. From cash cards to new clothes or new technology, kids today are constantly being bombarded with messages that stimulate spending, not earning or saving. Wouldn't it be great if kids learned to be responsible with money earlier rather than later?

At Ladysmith & District Credit Union, we sure think so. That's why we're proud of our popular school savings program, **KIDS 'COUNT**, exclusively at LDCU.

**KIDS 'COUNT** teaches children the basics of banking. Instilling good habits in a rewarding way that also teaches them the value of savings. They might even save up for an iPod!

- Once a week on regular school weeks, a volunteer will be at the school from approximately 8:25 - 8:45 am.
- When a student opens a New Account, they get a FREE \$5.00 deposit from LDCU!
- Students will be issued their own passbooks to record their savings, and will be able to watch their money grow.
- For every deposit made, students get a stamp to put in their passbook. They can easily keep track of their stamps and once they've saved a certain number of stamps redeem them for cool stuff! It's a great way to encourage them to keep saving.

<b>DVD/Game rental</b>	5 stamps
<b>Movie Certificate</b>	7 stamps
<b>Basketball</b>	10 stamps
<b>iPod shuffle</b>	30 stamps
<b>iPod classic</b>	40 stamps

Log onto [www.ldcu.ca](http://www.ldcu.ca) and click on the **KIDS 'COUNT** link for full details.



Smart People. Smart Choice.

Buying insurance should be a **smart** decision.  
(Even for a genius.)



When you need insurance, compare our exclusive NEW line of SMART insurance products. Offering better coverage, lower deductibles and in many cases lower premiums, our SMART products are the better alternative.\*

Experience the convenience of our Insurance Express delivery service without leaving your home or office. Remember to ask about SMARTplan, our insurance premium payment plan. It's no wonder we're the local choice!

To request a quote, call, or visit us online at [www.lcuinsurance.ca](http://www.lcuinsurance.ca). We'll be happy to help.

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& convenient  
insurance payment plan.

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The easy payment option.

It's fast. It's simple. It's affordable.  
Now that's smart.

Apply today.

Visit us online at  
**[lcuinsurance.ca](http://lcuinsurance.ca)**  
or drop by the branch  
Mon. - Fri. 8:00 - 5:00,  
Sat. 9:00 - 5:00

OPEN  
8am!  
M - F

Smart People. Smart Choice.

We deliver Insurance!

- Home
- Auto
- Business
- Marine
- RV/Trailer
- Travel/Medical



## Insurance Express

*We're bringing insurance services home!*

An insurance agency that does house calls? You bet. If you're interested in finding out about insurance options offered by LCU, we'll come to where you are.

Got a busy schedule? Are you a business owner who can't take the time to leave work? A stay-at-home mom with a million and one things to do? A senior citizen who has difficulty getting out? A knowledgeable advisor from LCU Insurance Agencies ([www.lcuinsurance.ca](http://www.lcuinsurance.ca)), will come right to your door. This is an original and unique LCU service.

Just give us a call at 250-245-2268 when you have a few minutes to chat, so we can review your insurance needs properly in order to help you make the wisest choice(s).

Then we'll schedule a convenient time (9:00 am - 4:00 pm Monday through Friday; or 10:00 am - 3:00 pm Saturday) for one of our insurance experts to visit.