

## 2009 Fall Investment Specials Continue

### Bond Beater Account and Specialty GICs: 18 Month, 3 Year and 5 Year Step

**Shopping for Great Rates?**  
Stock up on **Bayview Step Investments**

**2 Great Options**

3 Year Step GIC		5 Year Step GIC	
2%	Year 1	2%	
2.3%	Year 2	2.15%	
4.25%	Year 3	3.35%	
--	Year 4	4.5%	
--	Year 5	5.5%	
2.85%	Average Return	3.5%	

Redeemable on the purchase anniversary date.  
All rates subject to change without notice, limited time offers

The earnings continue as Bayview members take advantage of the great interest options in our 2009 Fall Investment Campaign. With rates like these, **you** can maximize the return on your investment dollars, too!

**Bond Beater Account:**  
**A Bayview Classic!**  
This popular one year term deposit is a mainstay of the Bayview investment lineup. Members love the great rates and maximum flexibility of the Bond Beater Account, which guarantees a higher

**2.00%! And you can open a Bond Beater Account for as little as \$100, so it's the easy way to start investing for your future.**

**Step GICs: Maximum Return, Maximum Flexibility**  
GIC, with an escalating rate of interest for each year you are Step GICs offer you the stability and great rates of a multi-year invested. The average rates of return for our 3 Year and 5 Year Step GICs reveal the robust earnings you can receive when you choose these options. Step GICs give you the power of multi-year investing and the stability of guaranteed escalating return for your investment dollars.

Bayview is even offering a limited time, **18 Month GIC at a rate of 2.25%** right now, for people who want to invest for more than a year, but aren't sure about locking investments up for multiple years. There is some-thing for everyone's investing needs!

Thousands of Bayview members have already taken advantage of these superior rates. Don't miss out on the 2009 Fall Investment Specials! These rates are offered only until November 15, so don't delay...contact Bayview today and pump up your investment portfolio this fall.

rate of return than the Canada Savings Bond. For 2009 the Bayview **Bond Beater Account** leads the pack, offering a return of

## Bayview Proudly Announces Election Of Saint John Member To Atlantic Central Credit Union Board

Bayview Credit Union Board member Kurt Peacock has been elected as a New Brunswick Board Representative to the Interim Atlantic Central. This election was held at the Credit Union Central of New Brunswick Conference held on October 23 and 24, 2009 in Moncton, NB.



Kurt Peacock has been a proud member of Bayview Credit Union since 2004, when the Oak Hall branch gave him his first mortgage. He is currently a member of the Credit Committee. Kurt is currently a visiting lecturer at UNBSJ, where he is examining census trends in Saint John's inner-city neighbourhoods. From 2005 to 2007, he served as Research Co-ordinator for Vibrant Communities Saint John. He is a board member of Uptown Saint John, the Saint John Human Development Council, and the Saint John Learning Exchange. Kurt lives with his wife and daughter in Uptown Saint John.

In Canada, each Credit Union belongs to a provincial central which among other duties develops and provides to its member Credit Unions, financial services and any other services which, by their nature, can be most effectively provided by a federation, including advisory, educational and research services and acts as a liaison between the credit unions.

On June 30, 2010 a momentous change will take place within the Credit Union system in the Atlantic provinces. Credit Unions in PEI, NB and NS will form one Atlantic Central rather than maintaining individual provincial centrals. The Atlantic Centrals goal will be to ensure Credit Unions have the support needed to succeed in an increasingly competitive marketplace.

## Are You Interested In Being A Guiding Force For Your Credit Union, Like Kurt?

Bayview is looking for a few good people who would like to get more involved in their credit union. Bayview is growing every year and becoming a driving force not only in the financial services industry in southern New Brunswick but also as a community leader. Do you believe in the credit union and what it stands for- co-operative values, people helping people, community support and involvement? You may be the perfect candidate to help Bayview's Board of Directors shape the future of this influential and community minded credit union.

Would you like to know more about what is involved in being a member of Bayview's Board?. If so, please email us at [info@bayviewnb.com](mailto:info@bayviewnb.com), call us at 634-1263 or fill out the information request form below and drop it off at any branch.

Bayview is growing. Would you like to be a part of our future?

I would like information on what is involved in being a Bayview Board of Director.

Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Address: \_\_\_\_\_

# Seven Words to Win!

We received over 250 entries for our "7 Word" Campaign where we asked you, our members, what made Bayview different from other financial institutions. The judges had a difficult time choosing a winner and, in the end, they had to split the prize between two entries.

Harold Dobson wrote:

*"Bayview is owned by the people, for the people".*

Mark Brown's entry named Bayview

*"A wonderful "view" for the future".*

Our thanks go out to everyone who entered the contest. It means a lot to our staff to get such glowing comments from our members. Thanks for your support.

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## Charity Corner

Bayview is a big supporter of our community. One of the major charities chosen by our members Bayview to support in 2009 was the Run for the Cure. The Run was held on Sunday October 4 at the Marco Polo Terminal. Through raffles, staff bingo and 50/50 draws, bake sales, \$100 boards, potluck lunches, pink ribbon sales, bake sales and donations, Bayview's Run for the Cure Team "Loonies for Life" raised \$6,782.74. Thanks go to everyone who supported the team and to the team itself including captain Cathy Barry and dedicated workers Lisa Rumson and Kelly Arseneault.



for

they are having a book sale, selling all books for \$1.00 with all proceeds going to a Christmas Family.

Bayview's Hospital Branch is raising funds for the Chicken Noodle Soup Program for students at Centennial School in the North end.



They will be raising money until Christmas with a continuing book sale and with a bake sale or 2. The money will be used by the staff to purchase and prepare turkeys for the schools Christmas Dinner. So far, Hospital has raised over \$200. Why not drop by the branch and pick up some "new to you" reading material and a maybe snack and help a great cause

On October 17<sup>th</sup>, Bayview also participated in the Children's Wish Foundation parade for which we raised \$778.

Bayview's East Branch continues to raise funds for the Outreach Program. They will hold a silent auction the first week of November. As well,

Since August, our KV branch has raised \$113.97 for the Animal Rescue League, \$137.81 to fund two children in back to school supplies as well as collecting additional school supplies donated to our local district for needy children.

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## Successful Flu Shot Clinics

The Bayview Flu Shot Clinics were a great success again this year. In total, fifty two seniors received free flu shots and seventy two members received their flu shots. Thanks go out to the VON for providing the clinics and to Bayview staff member Julie Crilley who assisted the nurses by making sure the clinics ran smoothly.



## Use your Bayview Debit Card in November and you could WIN!!

You could be one of 36 members across Canada to win your share of the \$18,000 jackpot in the Credit Union DirectPlay and Win Sweepstakes. Nine winners will be picked every week for the entire month of November. Just use your Bayview Member Card Debit Card to Pay Direct and you will be automatically entered for the weekly prize- every time you complete an INTERAC<sup>®</sup> Direct Payment transaction.