

## 2009 Bond Beater Account Rate Announced 18 Month and Step GICs Also Specially Priced

One sure sign of the change of seasons is the setting of the Bond Beater Account rate. Simply put - the rates are great! At 2.00% we are leading the pack! The Bond Beater Account is a one year term deposit that is cashable at any time without penalty. It's a great way to save for Christmas, tuition, annual trips or savings for savings' sake.

Plus, we have a special 18 month, non-redeemable GIC offering 2.25%. And as always we have the Step GIC investments. Our three year Step GIC has an average yield of 2.25%:

- Year 1: 0.75%
- Year 2: 2.00%
- Year 3: 4.00%

Our Bayview Credit Union Five Year Step GIC has an average yield of 3.05%:

- Year 1: 0.75%
- Year 2: 2.00%

Earn More with Bayview's Bond Beater Account's Higher Interest Rate!

That's The Point of Saving!

**Bond Beater Account**

**2.0%**

Plus Special GIC\* Rates On **18 Month 2.25%**

Plus Great Step Product Rates

**BAYVIEW**  
CREDIT UNION

www.bayviewnb.com  
634-1263 433-5005

Deposit Insurance on eligible deposits

GICs are non-redeemable; Bond Beater Accounts are one year term & redeemable at any time without penalty. Limited time offers; Rate subject to change without notice; Bayview is a member of NBCUDIC

- Year 3: 3.00%
- Year 4: 4.00%
- Year 5: 5.50%

Step GICs are fully redeemable without penalty on their anniversary date each year.

Would you like to get a Bond Beater Account but find yourself strapped for cash? Why not invest using our Bond Beater Builder Account? You can build your Bond Beater week by week, month by month, a little at a time. And you still get the top level Bond Beater Account Rate. It's a great way to save. Just set up your weekly, bi-weekly or monthly transfer. It's that easy. Should the need arise, you can decrease that transfer at anytime.

For top fall investment rates choose the Bond Beater Account, Bond Beater Builder Account, and Step GICs at Bayview Credit Union, available from October 1 to November 15.

**BAYVIEW**  
CREDIT UNION

THERE IS A DIFFERENCE

Don't Get Caught In The Debt Bubble!

Credit can be easy to get and hard to pay off.

Plan Your Credit Like You Plan Your Education... Carefully!

Start with a Bayview Student MasterCard or a Global Payment MasterCard.

634-1263  
www.bayviewnb.com

### Special Student Products

Being a student can be a financial challenge. Bayview offers tools to help you get where you're going!

- Scholar Account: 40 FREE transactions, and NO FEES.
- Student Line of Credit: For full-time undergraduates; offers \$6,500 per year (total limit \$26,000). Monthly interest only payments required while a student.
- Student MasterCard: NO FEE - a great tool to start building healthy credit.
- Global Payment MasterCard: offers a low interest rate of only 13.5%.

**BAYVIEW**  
CREDIT UNION

THERE IS A DIFFERENCE

**You're Going Somewhere!**

And it's your education that will get you there.

Pay for Your Education With a Bayview Student Line of Credit!

Talk to us today!

634-1263 www.bayviewnb.com

# VON Flu Shot Clinics

Bayview will once again be sponsoring three VON Flu Shot Clinics. However, please be advised that these clinics ARE NOT H1N1 Vaccine. They are for normal, annual flu shots.



Government Funded FREE Seniors Clinic  
(Age 65+)

Monday, October 19, 2009  
Starts at noon  
54 Loch Lomond Road

Bayview Member Clinics (Age 18-64)  
start at 9am Fee- \$10

Tuesday, October 20, 2009  
46 Main Street West,

Wednesday, October 21, 2009  
54 Loch Lomond Road

Please call 634-1263 before October 12 to book your appointment.

## What Your Credit Union Believes In

All Credit Unions worldwide are based on the same principles, values and member responsibilities.

**Our Values are:** Self Responsibility; Self Help; Equity; Equality; Honesty; Caring, Openness; Democracy and Social Responsibility.

**Our Principles are:**

Open & Voluntary Membership  
Democratic Control  
Non Discrimination  
Service to Members  
Distribution to Members  
Building Financial Stability  
Ongoing Education  
Cooperation among Cooperatives  
Social Responsibility

**Member Responsibilities are to:**

Use Your Credit Union Services and Products  
Elect Members of Your Board  
Vote on Issues Affecting Your Credit Union  
Encourage New Members

**Bayview invites you to consider participating in your Credit Union by becoming a Committee Volunteer or by running for the Board of Directors. To learn more contact Carolyn Macpherson, Marketing Officer Bayview Credit Union at 696-1893.**

## Charity News

**East Branch** is raising funds for The Outreach Program which provides Christmas baskets as well as for the needs of infants to seniors in the East side community. They work closely with the Villa on an outreach basis, hosting breakfasts and card parties. As well, East is selling tickets for the Terry Kelly Concert which is happening on Oct 14<sup>th</sup> at St Joachim's Church with all proceeds going to the Outreach Program. Our Own Debbie Stanton will be performing plus many others. Tickets are \$10.00 for adults and \$5.00 for children.

**West Branch** has been fundraising to support Bayview's Run for the Cure team- Loonies for Life- selling tickets on great prizes, had draws to win \$100 and had a pink themed bake sale.

West Branch has also been fundraising for a special community endeavor. The Porter Memorial Playground is in memory of Jack (2), Hannah (5) & their father RCMP Officer Jason Porter who were tragically killed in a car accident on February 15, 2009. The \$200,000- \$300,000 playground will be built at Seawood School on the West Side where Hannah was enrolled in kindergarten. The entire staff of the West Branch has been moved by this project and would like to thank their generous members for all their contributions. West Branch will continue to fundraise by having donation boxes on all of their wickets, draws for \$100 and bake sales.

**Corporately**, Bayview is raising money for The Run for the Cure being held on Sunday, October 4, 2009 and has a team called "Loonies for Life" entered into the "Run". Following this we will be raising funds for the Wish Maker Parade which is being held on Saturday, October 17, 2009.

## Happy Retirement, Carolyn Dickie.

After 30 years with Bayview Credit Union, Carolyn Dickie is retiring. In 1979, Carolyn started as a Member Service Representative or teller. She worked her way up to a Member Service (Loans) Officer and has since held positions as MSR Supervisor, Operations Manager and Branch Manager. Carolyn has always been a favourite with the membership and the staff, knowing all the ins and outs of the credit union system. Her enthusiasm and vast knowledge will be sorely missed. But we know she will enjoy her retirement- especially on snowy days when she will surely call her branch to let us all know that she is staying snug and warm while we struggle to work. Congratulations Carolyn!!

