

## Better Buy A Bond Beater!



In early October Bayview Bond Beater Accounts will be available- ready for you to invest in the only one year term GIC which guaran-

tees ¼ percent more interest than the Canada Savings Bond one year rate. You can make an investment with as little as \$100. And you can cash in your Bond Beater Account at any time without a penalty.

Bayview's Bond Beater Account is the perfect investment account for Christmas cash for next year, for your 2011 winter holiday, for paying tuition or for planning continued annual savings towards something really big- like a new car! You get a special premium investment rate but can still have access to your money whenever you need it!

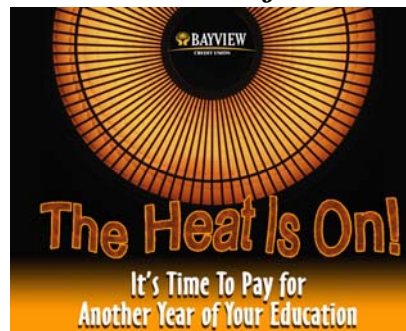


If you don't have the cash to invest right now, why not try a Bond Beater

Builder Account. This term deposit allows you to establish a convenient weekly, bi-weekly or monthly transfer from your transaction or savings account. A minimum initial deposit of only \$5.00 begins the transfer process into your Bond Beater Builder Account.

## Attention! Students and Parents!

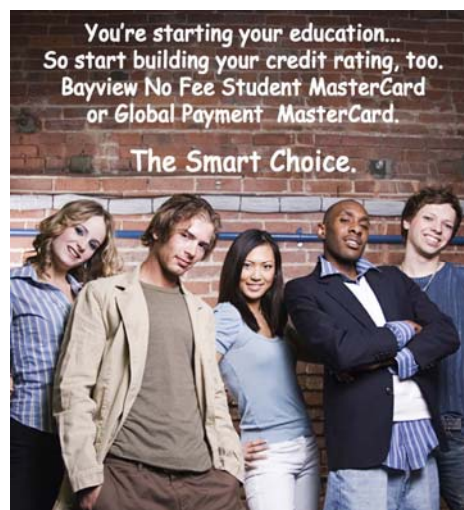
### Student Line of Credit



If you're registering as a fulltime undergraduate student at a for post-secondary education & need financial assistance, come to your credit union!

Through the New Brunswick Credit Union Student Loan (Line of Credit) Program you can borrow up to \$6,500 with loans renewed annually at fixed or variable rates. As a student you only need to make monthly interest payments until six months after you leave school. At this time you will have up to 10 years to pay off the balance.

### Student MasterCard



Start building a credit rating - before you enter the workforce! This card is the perfect "starter" card for post-secondary students. With no annual fee, you'll see the convenience & security this card offers, as you build your

financial future.

For more information on these or other Bayview products and services, please visit us at [www.bayviewnb.com](http://www.bayviewnb.com) , call us at 634-1263 (Saint John Area) or 433-5005 (Sussex) or visit any Bayview branch.

# Canadian Credit Unions Are #1 In Customer Service

*Independent survey shows credit unions lead in many service categories*

**Canadian Credit Unions Are #1!**  
Says Who? Canada!

Canadian Credit Unions were voted #1 in:

- \* Overall Customer Service Excellence \* Branch Service Excellence
- \* Telephone Banking Excellence \* Financial Planning and Advice
- \* Recommend to Friends and Family \* Values My Business



**Told You So!**

\*Global market research firm Synovate's 2009 Best Banking Awards, Customer Service Index, 39,000 Canadians.

For the fifth year in a row an independent survey of 39,000 Canadians has shown that credit unions rank first in overall quality of customer service among all financial institutions. "We are pleased to see that Canadians continue to rate their experience at credit unions very highly," said David Phillips, president and CEO of Credit Union Central of Canada (Canadian Central). "Credit unions have more than five million members across the country and do an excellent job of providing the service people want," Phillips said. "This is our core mission, meeting the needs of our members."

Global market research firm Synovate announced its 2009 Best Banking Awards and found credit unions ranked ahead of all banks and other financial institutions in 'Overall Customer Service Excellence', 'Values My Business' and 'Branch Service Excellence', and tied for first place in 'Financial Planning and Advice', 'Recommend to Friends and Family' and 'Telephone Banking Excellence'.

Adrian Murphy, VP of Syndicated Research for Synovate in Canada, commented: "The key to loyal customers is a good customer experience. The Synovate Best Banking Award acts like a report card for our local financial institutions, highlighting their strengths and weaknesses as well as how the industry players are performing overall."



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## Sussex thinks we're pretty great, too!

Bayview also won the 2009 Kings County Record Readers Choice Survey for Best Bank/Credit Union. From August 11-20, the Kings County Record ran a survey asking readers to submit entries of their favourite businesses in various categories and Bayview won for Best Bank/Credit Union. We would like to thank everyone who voted for Bayview.



## 2009 Run For the Cure

On October 4, Bayview will once again participate in the *Run for the Cure*. Breast cancer has

touched the lives of so many of us that Bayview extends an invitation to all our members. If you would like to walk with us you can pick up a pledge sheet at any Bayview branch. If you are unable to get pledges we invite you to meet us the day of the walk in the Harbour Station parking lot. Men, women and children are all welcome. If you are not able to participate and would like to donate to Bayview's "Loonies for Life" team, please drop into any branch. We will be holding some fundraisers over the next month so visit us at [www.bayviewnb.com](http://www.bayviewnb.com) for a list of bake sales, \$100 raffles and other events.

## Bayview Income Tax Customers Win Cash!

Throughout tax season this year, anyone who referred a new client or was a new client had their name entered into a draw to win one of seven prizes of \$50 each. The winners have been chosen and we congratulate them all:

- Isabella Babi
- Vera Arseneau
- Ivan Anderson
- Bruce Bidlake
- Karen Halloran
- Lisa Chown
- Cynthia Buck.

## Seven Words Will WIN!

We've received some great entries for our contest - but keep them coming! Tell us what the difference is between Bayview and the banks, how you feel about Bayview or how Bayview makes you feel in seven words or less and you could win \$100! We are looking for the best description of the credit union. We'll publish as many as we can in an ad for Credit Union Day 2009 to tell the world what you think makes the Bayview difference! Just complete the attached ballot, pick one up at any branch or enter online at [www.bayviewnb.com](http://www.bayviewnb.com). Deadline is October 1.

Name: \_\_\_\_\_ Phone number: \_\_\_\_\_

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