

SHARED RETURNS

INVESTOR NEWSLETTER



OUTLOOKFinancial®
A DIVISION OF ASSINIBOINE CREDIT UNION



Park your savings with us – and relax!

In these uncertain times, you need to feel secure. And with markets as volatile as they are today, there's security in knowing that Outlook Financial is a safe place to park your savings. Outlook provides all the freedom and benefits of leading interest rates, predictable returns and an unlimited deposit guarantee from the Credit Union Deposit Guarantee Corporation.

Make the most of your RRSP

Too many people think of RRSPs as a once-a-year investment they make in February to reduce their taxes. But your retirement savings will grow faster if you make regular contributions throughout the year. As soon as you invest in an RRSP, your money starts to earn tax-sheltered interest. By saving in this manner, you can also stagger your investment maturity dates. Speak to an Outlook Representative

about setting up a regular contribution that suits your budget.

Declare your interest

You can choose to compound your interest so your GIC grows faster, or you can have your interest deposited into your High Interest Savings Account for easy access.

Outlook members eligible to vote

Outlook Financial's parent company, Assiniboine Credit Union is a democratically run financial co-operative where the shareholders are the members. When you join Outlook, you become a member of Assiniboine and therefore have the right to participate in the election of candidates running for the Board of Directors.

Shared Returns is published by Outlook Financial, a division of Assiniboine Credit Union.

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Monday to Friday
8 a.m. to 8 p.m.

Saturday
9 a.m. to 4 p.m.

More Smart Strategies



Making Deposits

Pay Yourself First

Print the Pre-Authorized Contribution form from our website and mail it to us. Then watch your savings grow.

Direct Deposits

Arrange to have government and other cheques deposited directly into your High Interest Savings Account where your money will grow sooner and faster.

Use an ATM

Your interest starts growing immediately when you make virtually instant deposits at an *AccuLink* Credit Union ATM. Looking for an *AccuLink* in your area? Check the ATM locator at www.creditunion.mb.ca.

Make Outlook Financial a Vendor

Set up Outlook Financial as a vendor with your bill payment service provider and you can make transfers into Outlook at any time.

About the Mail

Your money can't earn interest when it's in the mail, so this is your least efficient deposit option. But, if you opt to mail, remember to complete your deposit slip in full, don't send cash, and contact us if you need more return envelopes or deposit slips.

>> Register your savings

Making your maximum contribution means you get all the tax deductions you are eligible for and your savings grow even faster. If you don't have a registered plan with Outlook, simply print an RRSP Application from the website and send it along to us. But remember, if you want to take advantage of the 2007 tax deadline, you must have your Outlook RRSP plan set up and your deposit to us no later than February 29.

Transfer an existing RRSP

It's easy to transfer in your RRSP from another financial institution to your Outlook RRSP. Just complete a Direct Transfer-In RRSP form and we'll handle the rest.

Make your money work for you

Use your High Interest Savings Account to build toward even higher interest savings. Once you have \$1,000 in your Savings Account, simply call us to transfer your money into a Cashable or Escalator GIC. Interest from your GIC is deposited back into your savings account, or compounded in your GIC – whichever you choose.

We're at your service

Outlook representatives are knowledgeable and well trained in financial services and investment planning. And they are at your service six days a week: Monday to Friday, 8 a.m. to 8 p.m. and Saturday 9 a.m. to 4 p.m.

We'll CU@HOME

Not signed up for Internet banking yet? What are you waiting for? It's so fast and convenient that once you try it, you'll wonder how you ever did without it. All you need to do is call us with your Member Card number and we'll activate your access to CU@HOME Internet banking. Then log on anytime for real-time balances, bill payments, transaction records, statements and more!

Check your balances anytime

In addition to CU@HOME, you can check your balances any time by calling Outlook-by-Phone or by using your Member Card at an ATM. Manitoba members can avoid Interac fees by using any Manitoba Credit Union ATM.

Want to stop your statements?

With so many other ways to check your Outlook accounts, some members are opting out of our twice-annual statement mailing. You can discontinue your statements if you wish by downloading and completing a Discontinue Paper Statement form found on the Outlook website. If you have more than one membership, you must complete a form for each. But if you choose this option, be sure to verify your transactions by other means since irregularities must be identified within 30 days of posting.

Save faster – electronically

Our electronic transfer service allows you to easily transfer \$1,000 or more from an account with another financial institution into your Outlook account. To get set up, provide us with a blank personal cheque (marked 'void') drawn on the financial institution you wanted to transfer from. Download and complete a Pre-Authorized Contribution form. Be sure to check off the 'telephone request' option. Send the form and void cheque to us and from that point on, whenever you wish to transfer funds into Outlook, simply call us and we will immediately make the transfer for you.

Use your RRSP to buy a home

Your RRSP can help you put a down payment on your first home through the federal government's Home Buyers' Plan. You can withdraw up to \$20,000 (\$40,000 per couple) and use the money toward your down payment – without a tax penalty – provided you repay the withdrawn funds within the next 15 years.



Gerry Campbell
Executive Vice-President
Sales and Service
Outlook Financial

Don't worry about those storm clouds.

Those of us working in the financial sector, people who are running businesses, and investors everywhere are feeling uncertainty and concern about changing interest rates.

Every day the media reminds us of rising oil prices,

fluctuations in the Canadian dollar, the sub-prime crisis in the US and concerns about personal debt levels. It's been referred to as 'the perfect storm'. Some forecasters proclaim a US recession, others anticipate little effect here, and still others anticipate we will follow the US lead and slow the Canadian economy until we experience our own recession. One thing seems certain – interest rates are going to drift downward in the foreseeable future as decision-makers strive to prop up the economy. All this leaves investors in a quandary.

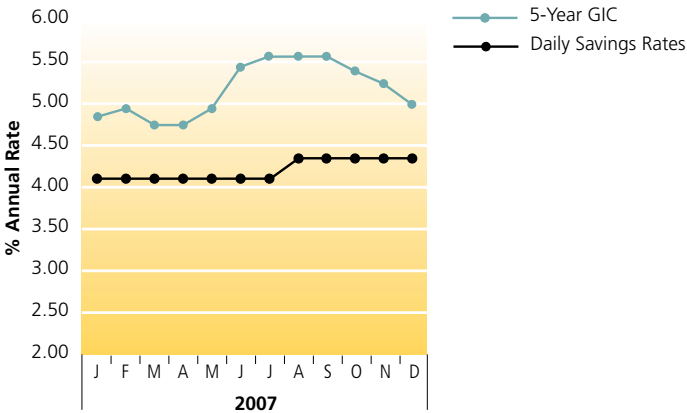
Investor decisions come down to one important factor – risk tolerance. If you have a high risk tolerance, the stock market may be your destination. In fact, this could be a good time to get into mutual funds – when prices have fallen off. But you can count on a wild ride in the foreseeable future. For some, this can be nerve wracking.

At the other end of the spectrum is simply to ride out the storm in a high interest daily savings account.

But there is an excellent alternative for investors who want to blend a predictable rate of return with the security of a 100% guarantee. Park your savings in an Outlook Financial 5-year Escalator GIC while rates are high. Outlook offers the benefit of leading interest rates, predictable returns and an unlimited deposit guarantee from the Manitoba Credit Union Deposit Guarantee Corporation.

In these uncertain times, it's good to know you've found a place that is predictable, profitable and secure. Outlook Financial is a safe place to park your savings while you weather the perfect storm.

2007 Outlook 5-Year GIC and Daily Savings Rates



7012 / FEB 2008

All Outlook Financial deposits and interest
are guaranteed without limit
by the Credit Union Deposit Guarantee Corporation.



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