

SHARED RETURNS

FALL 2010

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

Improve your financial outlook with our highly rated savings accounts and GICs



Are you one of the many Canadians who are currently contemplating what to do with their maturing investments? If you are, why not consider moving them into an Outlook Financial Cashable GIC? You'll benefit from our superior rates, predictable returns, the security of our 100% deposit guarantee, and the simplicity of doing-it-yourself – when it's convenient for you.

Outlook Financial's rates have consistently been among Canada's highest over the past decade. In fact, if you compare our savings rates with the bank rates, you'll find ours are often up to 10 times higher!

And, should you ever need to access funds from your GIC, Outlook allows you to withdraw the funds you need without cashing in your entire GIC.

Oh, one more thing. All of our GICs are RRSP, RRIF and TFSA eligible. And it's easy to transfer in your RRSP, RRIF or TFSA from another financial institution using our online Direct Transfer-In form. You complete the form, and we'll handle the rest for you.

As you can see, there are a lot of reasons to consider Outlook Financial. And you can relax knowing your savings are predictable, profitable, secure and well cared for by the Outlook Financial team.



Call for Nominations to the Assiniboine Credit Union Board

Outlook Financial is a division of Assiniboine Credit Union. By virtue of choosing to do business with Outlook, you become a member of Assiniboine. As a member you are entitled to vote for the Board of Directors and, if you meet the criteria, you may also put your name forward to run for the board.

The Call for Nominations for Assiniboine Credit Union runs from November 1 to December 10, 2010.

For up-to-date candidate information, as well as information on how to submit a member resolution – watch the Outlook Financial website or go directly to the Assiniboine website at www.assiniboine.mb.ca starting November 1.



OUTLOOKFinancial®

A DIVISION OF ASSINIBOINE CREDIT UNION

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

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



Tools to help you manage your money

>> Click away

Did you know that there are many requests you can submit directly to us electronically through our website? There's no need to print and send the completed form! And if you provide your email address, we'll send you a confirmation as soon as your request is completed. Give these new features a try.

Purchase a GIC with funds from your non-registered or registered savings account.

You can easily purchase GICs – non-registered, RRSP, RRIF or TFSA – and start watching your savings grow. If you are purchasing a RRSP, RRIF or TFSA GIC, you must already have a plan set up with us. Please note, you cannot make new contributions to your RRIF, but you can manage the funds already within your RRIF.

Contribute to your RRSP or TFSA with funds from your High-Interest Savings account.

Whether you choose to contribute into your savings account or into one of our flexible Cashable GICs, you'll earn great returns on your investment and you'll be able to take advantage of tax-saving benefits.

Change or cancel regularly scheduled transfers-in.

Regularly scheduled transfers are a great way to grow your savings effortlessly. Now you can manage your existing transfers with the touch of a button.

Update your contact information.

Keeping your contact information current is important to make sure you continue to receive your statements, notices and other information from us so you can manage your savings.

INTEREST RATE UPDATES

Want to keep up-to-date on our current interest rates? Go to our website and subscribe to Outlook's interest rate RSS feed. You'll automatically receive rate updates on your computer or mobile device when our rates change.

Give yourself a paper cut

Are you ready to reduce the amount of unnecessary paper in your home? Sign up to stop receiving your paper statements. Not only will you reduce clutter, you'll help us reduce our impact on the environment as well.

Goodbye paper, hello E-statements!

E-statements are the greener, more cost-effective and convenient alternative to paper statements. E-statements look exactly like your paper statements, including cheque images. With 24-hour access and up to seven years of archiving, going paperless is a great idea.

To stop receiving paper statements...

- > You must be signed up for online banking, also known as CU@HOME. Using CU@HOME you can easily manage your accounts electronically and view your E-statements online. If you're already signed up for CU@HOME, you already have access to your E-statements on the left side of the home page. If you aren't registered for CU@HOME, give us a call and we'll set you up!
- > Complete the Discontinue Paper Statements Agreement included with this issue of *Shared Returns*.
- > Get it to us one of the following ways:
 - Fax it to (1-877) 958-8655
 - Mail it to us using the postage-paid envelope included with the form

Then, check your E-statements and review your accounts on CU@HOME regularly. You'll be glad you did – and so will the environment.



A fresh new look... and more security

As we convert our member/debit cards to chip technology, we have taken this opportunity to customize and add a fresh new look, including a unique style with state-of-the-art technology, all in one.

Members who actively use their debit cards at an ATM or for retail purchases will receive their new chip cards between now and the end of December 2011.

If you are planning to travel for an extended period of time and haven't received your new chip card yet, please call us to discuss your options for receiving it securely. We strongly recommend, as always, having more than one method of payment with you.

If you have moved within the last year, please make sure your address has been updated on our records so there's no worry about receiving your new card.



National award for our website

We received an award from the Marketing Association of Credit Unions, a national organization of credit union marketing professionals, for the revamped Outlook Financial website. The Outlook Financial site was deemed the best new website design, which the judges said was “a great site – modern, clean and easy to navigate.”

If you haven't already visited our new website, we invite you to stop by and check it out. With our new look, improved features and more tools, we're sure you'll find it even easier to manage your savings.

WE WANT TO HEAR FROM YOU

At Outlook Financial we are always working to enhance our service delivery. So to help us understand your needs and improve our service, we would like to ask you a few questions about your experience with Outlook Financial. If you would like to participate in our online survey, go to the Outlook website and click on our online survey link on the home page. As a thank you, a draw for \$100 will be made from members who complete the survey.

Continuing to protect your money

Due to the recent increase in Internet-banking fraud, members are no longer able to register Outlook Financial and Assiniboine Credit Union accounts as bill-payment vendors through online banking. Along with many other credit unions, we have chosen to remove ourselves from the vendor listing as a precaution to protect our members.

This summer a new Internet scam surfaced in Manitoba that targeted the credit union-to-credit union bill-payment feature available through online banking. As is common with many Internet scams, this crime involved the member unwittingly downloading spyware by clicking on an unknown email, which infected their computer. The scammers were then able to capture their personal banking information, which was used

to initiate unauthorized transfers from legitimate member accounts to other credit union accounts, usually owned by the scammers.

We recognize that the discontinuation of this service may inconvenience some members. If you use the bill-payment feature through online banking to transfer funds from your account to another credit union account (including Assiniboine Credit Union), please contact the Member Communication Centre to explore alternative solutions.

Outlook Financial remains vigilant in our efforts to safeguard members from fraud. Please visit the Security section of our website to review simple steps you can take to protect yourself from Internet and other forms of fraud.

100% Guarantee. 0% Worry.

Remember, all Outlook Financial deposits and interest **are guaranteed without limit** by the Credit Union Deposit Guarantee Corporation. Outlook's savings accounts and Guaranteed Investment Certificates are RRSP, RRIF and TFSA eligible.

