

MEMBER GUIDE

**COMTECH FIRE
CREDIT UNION**



WE'RE WITH YOU THROUGHOUT EVERY AGE AND STAGE OF YOUR LIFE

OUR CORE VALUES

- Honesty & Integrity
- Respect
- Energetic, Dynamic & Motivated
- Innovative & Entrepreneurial

We are a full service financial institution that provides competitive, cost-effective financial products and services in a personalized, relationship driven environment. We don't save the perks for the privileged and the size of your wallet doesn't matter to us. **With Comtech Fire, you'll always get our best value, our best rate and our best service - guaranteed!** We use our financial strength, not to enrich shareholders, but to enrich the lives of our members, their families and the communities we serve.

History

When we say we've been around for a while, we mean it. Comtech Fire Credit Union today represents the coming together in 2016 of three strong Credit Unions with over 200 years of collective service to their members: Comtech Credit Union, originally founded as the Bell Telephone Employees Credit Union; Fire Services Credit Union, originally the Toronto Fire Department Employees Credit Union and Limestone Credit Union, originally the Federal Employees (Kingston) Credit Union.

Today, we are a full service financial institution with six locations, over \$530 million in overall assets and more than 16,000 members across Ontario. We offer outstanding benefits to our members and their families. Unlike a bank, our members share in the ownership of our organization, which means they have a say in how we operate.

After reserve requirements are met, profits are returned to the membership in the form of dividends, and competitive interest rates on loans, mortgages, and deposits.

BANKING MADE SIMPLE

As a full service financial institution, we offer a variety of products and services customized to suit your financial requirements. Our objective is to enhance your personal financial well-being. We do that by continually reviewing and expanding our products, services and technology.

At the end of the day, we listen to our members and seek out innovative solutions to meet their needs.



Online
Banking



Mobile
App



Deposit
Anywhere™



Interac
eTransfer®



Me-to-Me
Transfers



The Exchange
ATM Network

BANKING

You're active, busy and don't have time for complicated personal finances. That's why we make banking simple. Whether it's on a day-to-day or monthly basis, we want to provide you with the tools and services you need including:

- Chequing and Savings accounts
- Internet Banking, Mobile Banking and Mobile App
- E-Transfers® / Me-to-Me Transfers
- Cheque deposits from your mobile device
- Comtech Fire's ATMs, plus access to thousands of ATMs through The Exchange™ Network

BUSINESS BANKING

At Comtech Fire, we understand the challenges of running a business. Our business banking experts can help establish the right banking package and support services that fit your unique business needs. Innovative online and mobile banking, merchant services, competitive banking packages and credit products will all help you grow your business profitably. And that helps you focus on what you do best - building your business!

BORROWING

At various times in your life you are going to need a little bit of help and we'll be behind you every step of the way. We have a full line of products and services that will fit your specific needs. Whether you're ready to buy that new house or need to bridge a financial gap, we have the products you need:

- Loans
- Lines of Credit & Equity Lines of Credit
- Mortgages, including high ratio mortgages
- Credit Cards





INVESTING

Do you have investment goals? We can help you reach them whether you have a plan in place or need a little help getting organized. Turn that mattress money into a source of income! The investment experts at Comtech Fire Credit Union are here to help you create a balanced portfolio.

- Financial Planning*
- TFSAs, RRSPs, RESPs, RRIFFs and GICs
- Qtrade Investor Online Brokerage Account
- VirtualWealth Robo-advisor
- Investment Portfolios
- Mutual Funds*, Stocks*, ETFs* and Fixed Income Securities*

*Online brokerage services are offered through Qtrade Investor. Mutual funds, other securities and securities related financial planning services are offered through Qtrade Advisor, a division of Credential Qtrade Securities Inc. Mutual funds and securities related financial planning services are also offered through Qtrade Asset Management Inc., Member MFDA. VirtualWealth is a trade name of Credential Qtrade Securities Inc.

Unless otherwise stated, cash balances, mutual funds and other securities are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer that insures deposits in credit unions.

EXTRAS

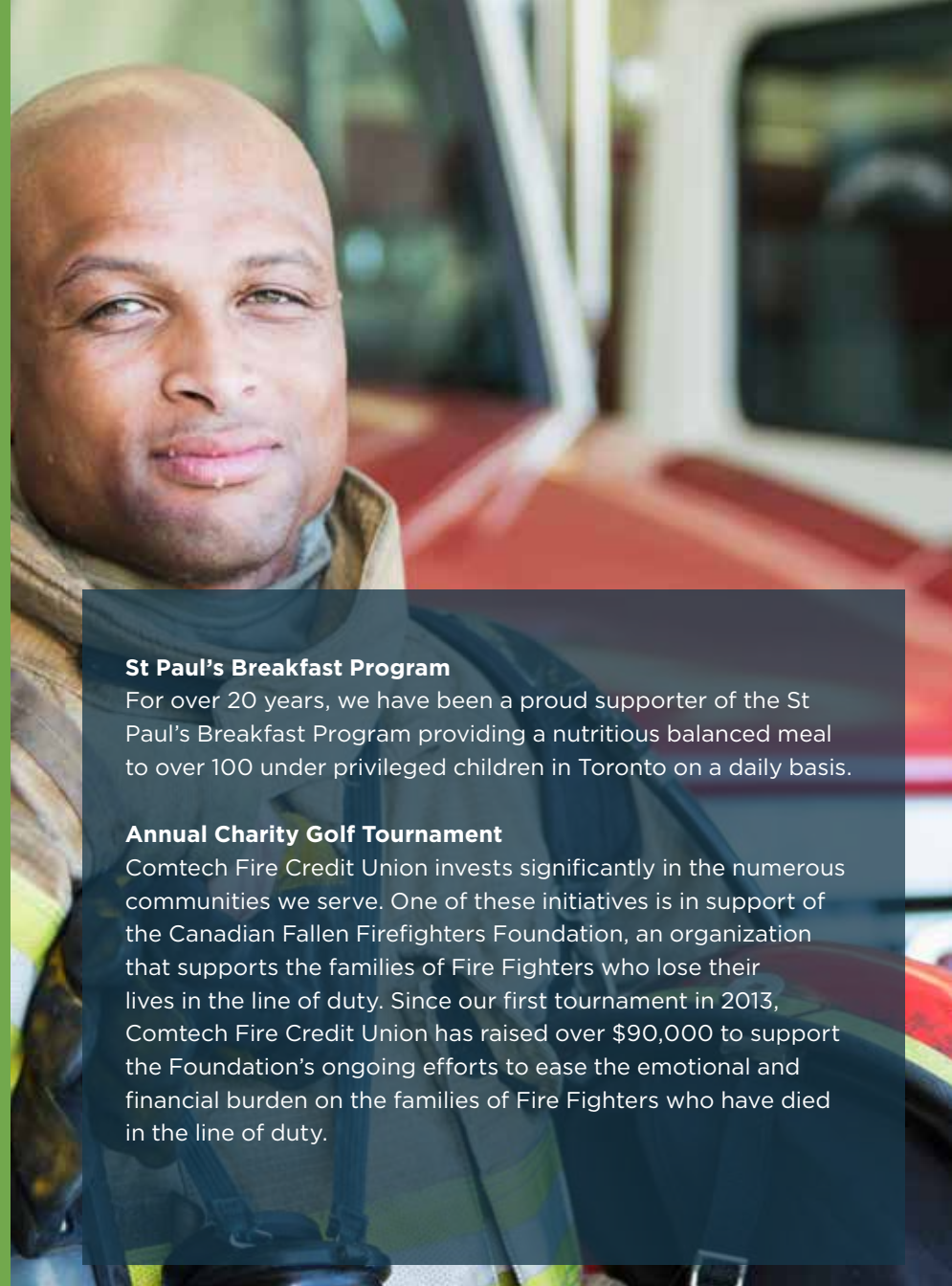
Our commitment to serving our communities is a core principle of our cooperative model and part of our Credit Union. We take great pride in the commitment shown by our Board of Directors, staff and members in making our communities better places to live and work. Here are just a few examples of our commitment to our communities:

Comtech Fire Community Service Awards

The John Ryder Memorial Award recognizes the efforts and contributions of an Ontario fire fighter to the fire service community. The award is named after John Ryder, a Toronto fire fighter and former Credit Union General Manager who himself made significant contributions to the Credit Union, its members and to the broader fire service community. This award is presented to a member from the former Fire Services Credit Union membership.

The Scott Jamieson Memorial Award is presented to a member of the original Comtech Credit Union membership. The award is in tribute to Mr. Jamieson who was very active in the community serving as a volunteer with many local organizations. Mr. Jamieson also served for over 10 years on the Comtech Credit Union board.

The Tom Baldwin Community Service Award is named after Tom Baldwin, who served Limestone Credit Union for more than 30 years as a director, and board chair. Mr. Baldwin also volunteered extensively with many organizations in the Kingston area, and served on the Limestone Board of Directors. This award is presented to a member of the former Limestone Credit Union membership.



St Paul's Breakfast Program

For over 20 years, we have been a proud supporter of the St Paul's Breakfast Program providing a nutritious balanced meal to over 100 under privileged children in Toronto on a daily basis.

Annual Charity Golf Tournament

Comtech Fire Credit Union invests significantly in the numerous communities we serve. One of these initiatives is in support of the Canadian Fallen Firefighters Foundation, an organization that supports the families of Fire Fighters who lose their lives in the line of duty. Since our first tournament in 2013, Comtech Fire Credit Union has raised over \$90,000 to support the Foundation's ongoing efforts to ease the emotional and financial burden on the families of Fire Fighters who have died in the line of duty.

OUR BRANCHES

CORPORATE OFFICE - Eaton Centre

220 Yonge Street, Suite 102. Toronto ON M5B 2H1

Telephone: 416.598.1197 or 1.800.209.7444

TORONTO KING STREET BRANCH

637 King Street West, Toronto ON M5V 1M5

Telephone: 416.598.1197 or 1.800.209.7444

TORONTO DANFORTH AVENUE BRANCH

531 Danforth Avenue, Toronto ON M4K 1P7

Telephone: 416.598.1197 or 1.800.209.7444

MISSISSAUGA BRANCH

5099 Creebank Road, Mississauga, ON L4W 5N2

Telephone: 905.625.6662

Members who are not Bell Canada, Bell Mobility or CGI employees must be signed in by Credit Union staff

AMHERSTVIEW BRANCH

501-4499 Bath Road, Amherstview ON K7N 1A6

Telephone: 613.634.3875

KINGSTON BRANCH

572 Princess Street, Kingston ON K7L 1C9

Telephone: 613.548.4094

OTTAWA BRANCH

363 Bank Street (corner of Gilmour), Ottawa, ON K2P 1X9

Telephone: 613.234.0450 or 1.866.681.6172

Member Support Centre:

Phone: 416.598.1197 or 1.800.209.7444 and press 1

Email: member_services@comtechfirecu.com

Lost or Stolen ATM Card 647.228.7846