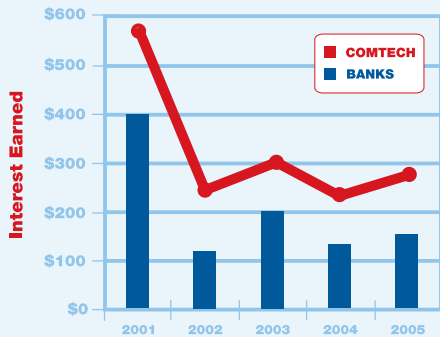




comtechnews winter 2006

where your dreams matter

Switch Your RRSP To Comtech and Build Your Fortune Faster.



Comtech's rates have consistently bettered the banks for the last five years! If you had invested in a \$10,000 GIC with Comtech in 2001, your GIC would be worth \$11,630 today... \$640 more than at a bank!

Enjoy Comtech's BONUS RRSP Rates & RRSP Loans at PRIME

Comtech can help you build your fortune faster with BONUS rates that are hard to beat.

- ✓ BONUS rate paid on 1 year GIC
- ✓ BONUS 1/2% extra with an RRSP PAC Plan
- ✓ BONUS 1/2% extra with an RRSP transfer-in*
- ✓ BONUS self-directed mutual fund fees paid**
- ✓ BONUS RRSP loans at PRIME RATE†

Maximum 1/2% bonus per GIC * Minimum \$5,000 ** Minimum \$15,000
 † Funds must remain on deposit at Comtech until the loan is repaid in full.

Fast Takeout Service

It's always a wise move to contribute as much as you can. We make it easy with our RRSP Express Services!

- ✓ RRSP contributions over the telephone
- ✓ RRSP online – see 2-Minute applications
- ✓ RRSP instant tax receipt
- ✓ RRSP one-hour loan approval
- ✓ RRSP questions – online or by phone

Or sign up for our RRSP Payroll Plan today and lower your taxable income, increase your take-home pay, and get your tax credit working for you sooner while investing in your future. **Wednesday, March 1st, 2006 is the deadline!**



Good fortune comes to those who invest wisely.

Consolidation loans now available at an incredible **8.75%!***

Make 2006 the year you get your finances in shape.

There's one New Year's resolution your credit union can help you keep. This is the year you're going to lose those excess credit card rates, improve your monthly cash flow and increase your overall financial well-being!

How? With **Comtech's Complete 10-Minute Workout**, we can help you put thousands of dollars back in your pocket. *See over for how much you can save.*

Comtech's Financial Fitness Program starts with our 2-minute consolidation application. Just fill it in and fax it back. Then it takes 2 minutes to confirm receipt and review your application, 2 minutes to finalize the details with you, and 2 minutes to add up how much money you're going to save! Your family members are eligible to join... take 2 minutes to tell them about the great deals available at Comtech!

Think of Comtech as your personal trainer.

Comtech is a motivated, forward-moving financial institution that's dedicated to seeing your financial power grow. Talk to us or fill out an online consolidation line of credit application today and get in the program right away!

Start enjoying life more by paying less! Be sure to visit our website at www.comtechcu.com for quick and easy online applications.

* Variable rate based on Prime + 3.75%; subject to change without notice.



www.comtechcu.com

1.800.209.7444 Ottawa 1.888.313.0008

The credit union is affiliated with Worldsource Financial Management Inc.

Toronto (Eaton Centre) 416.598.1197
Brampton (Nortel) 905.863.5659
Mississauga (Bell Mobility) 905.625.6662
Ottawa (Nortel) 613.763.4310

Cash withdrawals are available from any ATM displaying the Interac and Cirrus symbols.



Happy New Year!

From your Board and Staff at Comtech.

AGM Announcement

Notice To All Members

Annual Meeting – Tuesday, March 7th

Join us for our Annual General Meeting on Tuesday, March 7, 2006 at the Marriott Hotel, 525 Bay Street, adjacent to the Eaton Centre.

Mix and mingle:

5:30 p.m. to 6:00 p.m.

Dinner: 6:00 p.m. to 7:00 p.m.

Meeting: 7:00 p.m. to 8:00 p.m.

As a member, you're always invited to participate in this important meeting. Come and find out more about what great shape your credit union is in and our goals for the future. We look forward to seeing you there!

Secretary, Board of Directors

NOTE: RSVP to Sheila Bradt 416.598.1197 ext. 2239 by Wednesday, March 1, 2006.

For your convenience, copies of the Financial Statements, proposed by-law changes and related reports will be available after February 27:

- on our website at www.comtechcu.com on the home page under "Hot News", or
- by calling 1.800.209.7444 to request a copy by mail, or
- at your branch or the AGM



See how quickly Comtech can trim down your interest charges by up to 65% and save you thousands! Just 10 minutes and you're in top shape. Apply for a consolidation loan today!

What a \$10,000 balance can cost you in one year...

Comtech	Standard credit card	Dept. store card
8.75%* - \$875	18.5% - \$1,850	28.5% - \$2,850

* Variable rate based on Prime + 3.75%; subject to change without notice.



RRSP Express Services

RRSP loans and deposits by phone

Main Branch: Call Jesse at 1.800.209.7444 ext. 2225

Ottawa Branch: Call Brian at 613.763.4310

Creebank Branch: Call Barbara at 905.625.6662

RRSPs by fax

Fax the 2-Minute RRSP application to...

Main Branch: 416.598.0171

Ottawa Branch: 613.763.4307

Creebank Branch: 905.625.6682

RRSPs online

Visit www.comtechcu.com under "applications". Complete and fax to Comtech.

RRSPs at your workplace

Contact your Assistant Treasurer for your 2-Minute RRSP deposit or loan application.

RRSP questions?

Answered by our online operator at www.comtechcu.com.

You're not alone! Canadian Boomers are feeling the cash flow crunch.

FACT: 41% of Canadian credit card holders are not aware of the interest rate charged by their main credit card company. (Source: Financial Consumer Agency of Canada)

FACT: In 2003, for the first time in forty years, the average Canadian household owed more than its annual take-home pay. (Source: Statistics Canada)

Fraud seminars: It pays to know how to protect yourself

Free to all members. You're invited to join us for the seminar in your area and find out more about how to protect yourself from: **Identity Theft, Credit Card Fraud, Debit Card Skimming, General Fraud (Advanced Fee Schemes), Mortgage Fraud and Title Fraud.**

Toronto

Everyone is welcome, especially our pensioners.

Tuesday, February 7th – 12:15-1:00 p.m.

Comtech Credit Union, 102-220 Yonge Street

Special Guest Speaker:

Retired RCMP Staff Sergeant Terry Keighley

Light refreshments will be served.

RSVP: Sheila Bradt 416.598.1197 ext. 2239

Mississauga

Restricted access to employees only.

Wednesday, February 8th –

12:00-12:30 p.m. & 12:30-1:00 p.m.

5099 Creebank Rd, Room C21

Special Guest Speaker:

Retired RCMP Staff Sergeant Terry Keighley

Light refreshments will be served.

RSVP: Lynn Wine 905.625.6662

Ottawa

Everyone is welcome, especially our pensioners.

Thursday, February 16th – 12:15-1:00 p.m.

Bell Canada Building, 160 Elgin, Room B300

Special Guest Speakers:

Team from

the RCMP

Light

refreshments

will be served.

RSVP:

Ron Conlin

613.763.4313

