

Connections

ALDERGROVE FINANCIAL GROUP NEWSLETTER

New 24-hour Drive-thru ATM!

We've added a new 24-hour drive-thru ATM at our Aldergrove Community Branch! Enjoy the convenience of having access to your cash 24/7. Our new 24-hour drive-thru ATM will give you instant access to your account whenever is most convenient for you!

You can access your account and perform basic transactions such as withdrawals, deposits, transfers between your own accounts and balance inquiries.

We now have eight ATMs between our five locations for your convenience.

Coming Soon to Online Banking!

Experience Mobile Web and Interac® e-Transfer. Coming this fall.

Mobile Web

Mobile web is online banking optimized for your mobile phone! Mobile web does not require downloading or installation of any application and is designed specifically for use in mobile phones with desktop-class web browsers. This includes, but is not limited to: Safari mobile browser found in iPhones and iPod Touch as well as Blackberry Browser for the Pearl, Curve and Bold.

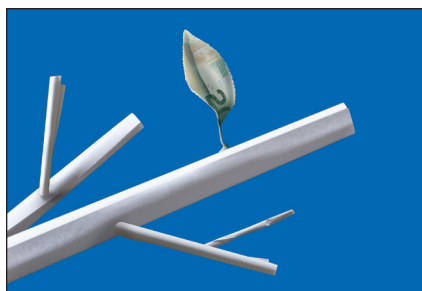
Look for the icon the next time you login to Aldergrove Credit Union online banking and view your account using your mobile phone.

Interac® e-Transfer

Send and receive money quickly and securely using Interac e-Transfer. All you need is an account with Aldergrove Credit Union and an email address or a mobile phone number. Here's how it works:

- You want to repay your friend the \$20 you owe her
- You login to your account using Aldergrove Credit Union online banking and choose to send your friend an Interac e-Transfer of \$20
- You choose to send her a notification through text message
- Your friend receives a text message and sees that she is receiving an Interac e-Transfer of \$20
- She clicks on the link within the text message and opens a mobile web browser on her phone
- She logs into her Aldergrove Credit Union account and accepts the transfer
- It's that easy!

Interac e-Transfer can be sent or received through email using a full-sized website on a desktop or laptop computer, or through email and text message using a mobile browser on a smartphone.



GET GROWING.

With our term deposits, your growth is guaranteed.

Watch for special rates on our 1-year, 25-month and 50-month term deposits starting October 3!
Visit www.aldergrovecu.ca/personal/rates to learn more.



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www.aldergrovecu.ca

aldergrovecu.ca Gets a Makeover!

www.aldergrovecu.ca is new and improved! In case you haven't been online lately, we have launched a new website with a new design and enhanced features.

Feedback so far has been great. Here's a summary of the wonderful updates you can now enjoy:

Website Design – A fresh, clean look and feel following our new brand, with enhanced functionality and improved navigation.

Website and Online Banking Integration – Our website and online banking is now integrated into one platform. This means that when you login to online banking, you'll remain in the same window as the website and can navigate back and forth while still remaining logged in.

Division Specific Information – Each business line (personal, business, insurance and financial planning) have dedicated pages specific to their business with a range of product information.

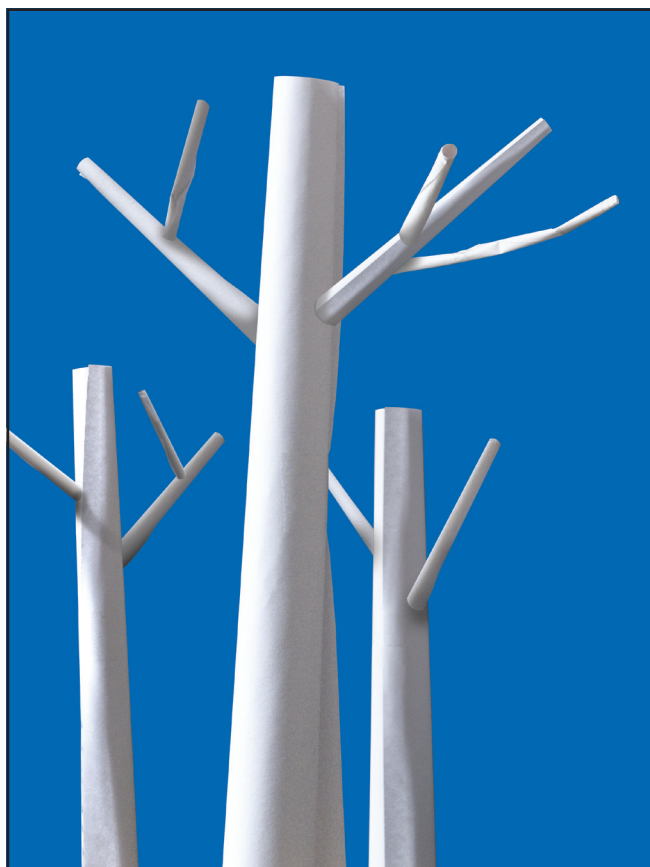
Careers – Potential employees can view current job postings.

Online Applications – You can now apply online for many items including loans, credit cards, term deposits, mortgages and more!

Tools & Calculators – Featuring a search function, calculators and much more providing you, our members and clients, with additional information.

Organization Information and Archives – Find information about who we are, our Board of Directors, as well as past issues of our Connections Newsletter, annual reports and press releases.

Online Banking – There have been a few cosmetic changes to online banking as well as the addition of new features! Explore the left menu in online banking to learn more.



GO ELECTRONIC.

Enjoy more convenience with the following electronic options:

- Opt out of paper statements and enjoy more convenience with less waste
- Give us your email address and be the first to receive special offers and information
- Scan your most recent picture ID and signature so we know it's really you

Do all three and you could win an iPad 2*

Contest starts October 3, 2011. Contact your local Aldergrove Credit Union Community Branch today to learn more.

*See contest rules and regulations for complete details.

Introducing Synergy!



Your one-stop solution for Life, Disability and Critical Illness coverage.

Up to now, one would have to purchase three separate policies to address their needs for Life, Disability and Critical Illness coverage. Now, Manulife has introduced Synergy, a product that protects all three risks with one policy. Here's how:

Life Insurance

- A simple term coverage available in Term 10 or level cost to age 65

Disability Protection Insurance

- Offers a monthly benefit equal to 0.5% of the Life Insurance coverage. For example, a person who buys \$500,000 of Life Insurance would be eligible for \$2,500 per month Disability coverage
- This benefit is not integrated with any other benefits that you may receive
- Available for no or low income individuals such as homemakers or caregivers (with some restrictions)
- Premiums are also waived during the time of disability

Critical Illness Insurance

- Covers some 22 critical conditions, similar to Manulife's stand-alone Lifecheque coverage
- Provides a tax-free, lump sum payment equal to 25% of your death benefit
- Offers an Early Intervention Benefit and a Recovery Benefit as well as Health Service Navigator®. Manulife's Health Service Navigator (HSN) is an innovative health service, that provides plan members with integrated health tips and tools, medical condition information, resources on how to navigate the Canadian health care system and access to world-class doctors for second opinions – all together in an easy to access program

Synergy is available from age 18 to age 50 and from \$100,000 to \$500,000. Coverage remains in place until age 65. Combining all three coverages into a product like Synergy is a cost savings of over 30% compared to buying the three coverages individually.

Contact Us to Learn More

To learn more about Synergy, contact our Financial Planning department today. Our Financial Planning department offers a full suite of investment products ranging from Mutual Funds*, segregated funds and fixed income products including GICs. Contact us today at 604 857 6479.

*Mutual Funds are offered through Qtrade Asset Management Inc., member MFDA.

A Picture is Worth a Thousand Words.



A video inventory of your home contents is a good practice for insurance purposes.

Could you remember every personal possession you own if you had a major loss such as a burglary or fire? Why not take the time to make a video inventory of your home? Film all major appliances and furniture. Open all cupboards, drawers and closet drawers, filming and narrating as you go. Don't forget all the tools and yard equipment in your garage.

Your personal content coverage through your Homeowner's insurance policy includes all personal items you own excluding motorized vehicles and professional-use tools and equipment. Once your video is complete, be sure to store it in a safety deposit box or other off premise secure location.

So become the director you always thought you could be! Should you ever have a loss, your video will become an invaluable tool in helping to settle a potential claim.

More Information

Ensure your Homeowner's insurance policy provides you with the level of coverage you're comfortable with. For more information about your Homeowner's insurance policy, call or visit any Aldergrove Insurance office today!

CREDIT UNION

Aldergrove Community Branch
2941 272nd Street
Aldergrove, BC
P: 604 856 7724

Matsqui Community Branch
5824 Riverside Street
Matsqui Village, Abbotsford, BC
P: 604 826 1201

Mt. Lehman Centre Branch
100 – 3224 Mt. Lehman Road
Abbotsford, BC
P: 604 857 0654

Murrayville Community Branch
22242 48th Avenue
Murrayville, Langley, BC
P: 604 534 9477

Otter Community Branch
3661 248th Street
Aldergrove, BC
P: 604 856 2558

FINANCIAL PLANNING
Otter Community Office
3661 248th Street
Aldergrove, BC
P: 604 857 6479

INSURANCE
Aldergrove Community Office
2941 272nd Street
Aldergrove, BC
P: 604 856 1881

Matsqui Community Office
5824 Riverside Street
Abbotsford, BC
P: 604 814 2229

Murrayville Community Office
22242 48th Avenue
Langley, BC
P: 604 534 9590

Otter Community Office
3661 248th Street
Aldergrove, BC
P: 604 856 9733

info@aldergrovecu.ca

Aldergrove Financial Group Staff Raise \$15,000

Aldergrove Financial Group staff collectively raised \$15,000 for BC Children's Hospital as part of their annual fundraising initiative.

"As in previous years, our staff, with the help of our members and donors, came through and raised \$15,000 for the children and families that are in need of care and support through the BC Children's Hospital," says Aldergrove Credit Union CEO Gus K Hartl. Credit union staff presented a cheque to the foundation on live TV at the Miracle Weekend Telethon on June 5.

Aldergrove Financial Group has a history of supporting our communities, which extends in many ways and touches numerous areas in the communities in which we are located and where our members, staff and their families live. Aldergrove Financial Group truly is a community credit union.

Chip Cards are Coming Soon!

You will receive your new Aldergrove Credit Union chip enabled MemberCard* in the fall.

The chip debit card will enable us to provide you, our members, with greater convenience and enhanced security.

Your new chip MemberCard will contain an embedded microchip, which has the ability to store and process data more securely. The data on the microchip is extremely difficult to copy or change, minimizing the risk of debit card fraud. It's the same reliable, convenient payment system you're used to with increased security.

Watch for your new card in the mail soon!

*MEMBERCARD is a registered trademark of Credit Union Central of Canada and is used under license.



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