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*We're celebrating 60 years  
of serving our members.  
Dec. 16, 2008*



**Ottawa Firehouse  
Cookbooks**

Now available at the Credit Union - \$20

**Great Christmas Gift**

238 pages full of assorted recipes and stories of Firehouse favourites. All proceeds go to support The Ottawa Fire Fighters' Memorial

**Firefighters' Branch**

**Health Branch**

**Hydro Branch**



**Tax Free Savings Accounts - How the TFSA Works**

All Canadian residents can open a Tax-Free Savings Account if they're 18 years of age or older and have filed a tax return.

The Tax-Free Savings Account will let you invest while not being taxed on the interest earned or investment earnings.

You'll be able to open Savings accounts, Term Deposits and Mutual Funds...tax free.

Unlike an RSP, your contribution to a Tax-Free Savings Account will not be deducted from your income on your tax return, but the interest you earn will not be taxed - so you get to keep what you earn.

You can contribute a maximum of \$5,000 per year and each contract is insured up to \$100,000.

If you take money out of your Tax-Free Savings Account, you don't lose the contribution room - you get it back in the following year. This is important to remember, because if you take it out you will have to wait until the next year before you can put the money back in.

If you don't make the maximum contribution you don't lose the contribution room. The unused contribution room gets carried over to the following year. There is no limit to how much contribution room can be carried forward.

Money you take out of your Tax-Free Savings Account will not affect federal income-tested benefits and credits, so you're not penalized for saving.

Each year, the government will determine your remaining available Tax-Free Savings Account contribution limit.

**Contact us now to make arrangements for your Tax-Free Savings Account which becomes effective January 1, 2009**

**Our Platinum Savings is a great place to save your money**

**\$5,000-\$50,000 pays 2.50%**

**\$50,000 + pays 3.05%**

**Interest paid monthly based on your daily minimum balance**



## Introducing Our New Wealth Manager



**Jean Pagé**

**"Committed to helping you achieve your financial goals."**

We're pleased to announce that **Jean Pagé** has joined our team at Frontline Financial. Jean has over 18 years of experience in the financial services industry and has successfully completed the Professional Financial Planning Course through the Canadian Securities Institute. His knowledge, background and experience in the financial industry allows Jean to provide financial planning advice, excellent service and solutions to help you achieve your goals.

### Jean would be happy to:

- Review all of your investments to make sure they are working for you in a tax-efficient way.
- Provide financial planning advice and recommend practical solutions in a highly personalized, written financial plan.
- Ensure your needs are looked after on a continuous basis and that your plan is on the right path.

**Call Jean at 613-729-4312 to arrange an appointment**

## Are you trading with Canada's #1 Online Broker?

Frontline Financial Credit Union is proud to report, Credential Direct, the discount brokerage we offer for self-directed investors, has been ranked Canada's #1 Online Broker for the 5<sup>th</sup> time since 2004\* by totally independent industry reviews.

To achieve this honour, Credential Direct beat out industry heavyweights by a wide margin, including TD Waterhouse, ScotiaMcLeod Direct Investing, BMO Investorline, CIBC Investor's Edge, and E\*Trade. With Credential Direct, you'll have access to trading tools, research, and investing resources that are among the best.



### Easy to get started

[Open an account](#) today and see why Credential Direct has been ranked #1 in Canada for the fifth time since 2004. Visit Credential Direct's website at [www.credentialdirect.com](http://www.credentialdirect.com).

\*Ranked by Surviscor Winter 2008, Summer 2007, Q4 2006, Q2 2006 and Watchfire GomezPro Q4 2004. Online brokerage is offered through Credential Direct, a division of Credential Securities Inc., operating as a separate business unit. Credential Securities Inc. is a Member-CIPF. ®Credential Direct is a registered mark owned by Credential Financial Inc, and is used under licence.

## At your Service...24 hours a day

✓24 Hour Internet Banking  
[www.frontlinefinancial.ca](http://www.frontlinefinancial.ca)

✓24 Hour Telephone Banking 613-722-4321

✓24 Hour ATM Access

Contact our website or your branch for  
surcharge-free ATM Locations



We've ordered our very own full-service ATM for our 365 Richmond Road location which will give you access to your accounts 24 hours a day, 7 days a week.

# Help the Environment and we'll help you with a

from **4.99%**

## Energy Efficient Vehicle Loan

Contact your branch for details



### Branch Locations And Hours

#### Firefighters' Branch

365 Richmond Road  
 Ottawa, Ont., K2A 0E7  
 613-729-4312  
 Mon - Fri 9:00 am - 4:00 pm  
 Thursday 9:00 am - 6:00 pm  
 Saturday 9:00 am - 1:00 pm

#### Hydro Branch

3025 Albion Road  
 Ottawa, Ont., K1V 9V9  
 613-729-4312  
 By Appointment at your  
 convenience.

#### Health Branch

Civic Campus - Ottawa Hospital  
 1053 Carling Avenue  
 Ottawa, Ont., K1Y 4E9  
 613-761-4737  
 Mon - Fri 9:30 am - 4:00 pm

**Can't make it to your usual branch...visit any of our locations.**

**Can't make it in during regular hours...give us a call!**

### Dates to Remember

Dec. 16, 2008 - Credit Union 60th Anniversary  
 Dec. 24, 2008 - Closing at 2:00 pm  
 Dec. 25/26/27, 2008 - Christmas - Closed

Dec. 31, 2008 - Closing at 2:00 pm  
 Jan. 1, 2009 - New Years Day - Closed  
 Jan. 1, 2009 - New Tax Free Savings Accounts

## CUMIS Insurance makes it simple to do business with your credit union.

As a good driver and responsible homeowner you take steps to make sure your car and home are kept in good condition and protected. Are you sure you are not paying too much for your insurance coverage? Take advantage of the exceptional home and automobile insurance offered to you through your credit union.

### Here's why the CUMIS Insurance Home and Auto Program works for you:

- Unprecedented \$1 million dollar blanket limit on your homeowner or condominium policy
- Preferred discounts
- Competitive marketplace rates
- Unparalleled 24-hour, 7-days-a-week claims service
- Wide range of optional coverage and payment plans to choose from

**CUMIS** Insurance  
in partnership with The Co-operators

Please contact a CUMIS Insurance representative for more information or for a free no-obligation home and auto insurance quote; please call **1-800-810-2847**.



## Title Insurance

### The Simple Way to Protect Your Home Ownership

When you purchased your home, your lawyer, real estate professional or builder may have suggested that you consider purchasing a title insurance policy to protect your right of ownership in real property. It's an effective and inexpensive way to ensure that one of your largest investments – your home – is protected.

If real estate title fraud occurs – a trend that is growing in Canada – the onus is on the homeowner to prove the crime, in spite of recent changes to legislation in Ontario. Restoring a property's title involves a significant financial and emotional cost. Real estate industry insiders now peg the average case of real estate title fraud at \$300,000, meaning years of personal and financial repercussions for those who fall victim. In comparison, the RCMP estimates the average credit card fraud case in Canada to be around \$1,200. Homeowners without title protection must navigate the system unaided at a time when they are most vulnerable.

Title insurance can help alleviate the stress and financial burden. For a one-time premium, title insurance covers all legal expenses related to restoring a title and is available to existing homeowners long after they have purchased their properties. Awareness is the best protection against title fraud.

#### How does the 'Market Value Endorsement' offer additional protection?

What happens if your property increases in value above and beyond the title insurance policy amount? The Market Value Endorsement will protect you in the event the value of your home increases due to market conditions.

Over the years in which you own your property, the value of your title insurance policy will increase based on the increase in the fair market value of the land, up to a maximum of 200% of the original policy value. Should you suffer a loss as a result of a covered title risk, the Market Value Endorsement will protect you up to the current market value of your property.

**To find out more about title insurance and the added protection of the market value endorsement for you and your greatest investment, please contact your branch or visit our website at [www.frontlinefinancial.ca](http://www.frontlinefinancial.ca)**

## Get your Bank Statements On-line and go Paperless

On-line banking users can now get statements on-line too! With e-statements you'll have access to your current monthly statements as well as previous statements.

If you want us to turn off your paper statement call us at 613-729-4312.

