

## NOTICE OF AGM

TUESDAY APRIL 10, 2018 AT 7 P.M. AT OCCU

Your Credit Union will be reporting the financial results and holding elections for three Board of Director positions (elections for three members to serve a three year term).

### NOMINEES FOR A POSITION FOR MEMBER OF THE BOARD WITH OSHAWA COMMUNITY CREDIT UNION LIMITED

#### QUALIFICATIONS FOR PROSPECTIVE CANDIDATES:

- A member in good standing
- 18 years of age or older
- Able to commit for a 3-year term

#### NOMINATION PACKAGES ARE AVAILABLE AT OCCU'S OFFICE:

- Resume and Application Form
- Declaration of Nominee for the Elections to the Board Form
- Deposit Insurance Corporation of Ontario (DICO) Director Hand Book
- OCCU By-Laws and Board of Director Policies
- Credit Union and Caisse Populaires Act and Regulations

#### NOMINATION PERIOD:

- Applications will be accepted from January 8, 2018 until February 23, 2018
- Elections will be held during the Annual General Meeting on Tuesday, April 10, 2018 at Oshawa Community Credit Union Ltd., 214 King Street E., 7 pm
- For more information please contact John Remillard, Acting CEO, johnnr@oshawacu.com or Linda Treen, Administration Manager at lindat@oshawacu.com or drop in the office anytime.

## YOU'RE INVITED TO JOIN THE BOARD

Are you interested in the opportunity to serve your community? Do you have the knowledge, skill and the ability to work with our Board of Directors? Drop by and talk to a member of the management team and we can provide you with information.

### POTENTIAL CANDIDATE ORIENTATION MEETING

On Monday February 12, 2018 at 6:00PM

OCCU will be hosting an orientation with some of our current Board of Directors to provide you with the opportunity to ask questions. If you would like to attend, please RSVP to Linda Treen at lindat@oshawacu.com or 905-576-4200 extension 11.

## DIGITAL ADVICE FROM VirtualWealth®

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VirtualWealth provides:

- A professionally managed portfolio with a carefully designed asset mix to suit your requirements
- Automatic rebalancing to keep your investments on track, no matter what happens in the markets
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#### A service you can trust

VirtualWealth is part of Qtrade Financial Group, the team behind Qtrade Investor, one of Canada's top-ranked online brokerages (according to The Globe and Mail, MoneySense and Survivcor), and the asset manager OceanRock Investments Inc., which has been recognized for fund performance and management quality with awards from Morningstar and Fundata Canada. That technology and investing expertise goes into making VirtualWealth a user-friendly, secure and stable service that you can rely on.

VirtualWealth is a trade name of Qtrade Securities Inc., Member of the Canadian Investor Protection Fund.

## ANNOUNCING ANN'S RETIREMENT

The Board, management and staff wish to congratulate Ann Menheere on her upcoming retirement. Ann has been the face of the credit union and been part of the OCCU Team for 16 years. Ann wishes to convey to the members that her 16 years working at OCCU has been an amazing time! The friendships that she has formed and the people whom she has met has added immensely to her life. It's been fun! We wish her all the best.



# UNDER DEVELOPMENT FOR 2018

## CREDITMASTER®

OCCU is targeting to launch Central 1's CreditMaster® mortgage product in the new year.

The product is a collateral registered mortgage which provides excellent flexibility to borrowers. You, the borrower, decide on the mix of the products which make up your aggregate limit.

Meet with one of our lenders to discuss alternatives and how the CreditMaster® can work for you and benefit your financial future.

## DICO

Upcoming amendments to the deposit insurance offered through the Deposit Insurance Corporation of Ontario (DICO) will increase your deposit insurance from \$100,000 to \$250,000 on eligible deposits [January 1, 2018].

## MEMBERDIRECT

OCCU is working towards a change in our internet banking platform.

The conversion to Central 1's MemberDirect internet banking platform will provide a better and safer online banking experience with a significantly increased potential for enhancements and functionality.

## COLLABRIA - VISA

Coming soon to YOUR credit union...

OCCU recently entered into an agreement brokered by Canadian Credit Union Association (CCUA), to participate in the National Credit Union Card Program (a national partnership between credit unions from coast-to-coast and Collabria a credit card issuer).

The new partnership will not only provide a more attractive remuneration for OCCU but will also allow the credit union to offer a credit union VISA.

## EVERLINK (DEBIT CARDS)

The company currently providing and servicing our member/debit cards has submitted a Notice of Termination effective July 31, 2018.

To ensure a smooth transition OCCU has partnered with Everlink for replacement cards. You will receive a new card in the mail already programmed with your existing PIN.

Simply destroy your old card either by shredding it or bringing it to our office. This process is anticipated to begin in March, 2018.

Watch for future updates on our website, via eblasts or by visiting our office.



**STAY INFORMED!** Subscribe to OCCU e-mail Newsletters. Register online at [www.oshawacu.com](http://www.oshawacu.com) or call 905-576-4200.

## OCCU IN THE COMMUNITY



Habitat for Humanity Build Durham – This past summer Sarah and Linda helped build a new home and change a family's life.



OCCU was a proud sponsor of the this year's Parkinson SuperWalk. Shown here are committee members Sue, Heather, Linda, Jean, Pat, Diane and Paul.



OCCU supports the Annual Salvation Army Angel Tree event. Thanks to all of our members for your donations!



OCCU celebrates Canada's 150th Birthday

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