



Getting Started with Online Banking

Nothing beats the convenience of doing all your banking at midnight, in your pajamas, and for the generation that grew up Facebooking, Skype-ing, and living a Second Life, it's second nature. But for those who remember when a bank visit was part of a weekly routine and you knew the names of all the tellers, the prospect of managing money through your home computer can be daunting.

It shouldn't be. With each generation of software, online banking gets easier and with Web 2.0 innovations, security gets better and better. There's never been a better time for novices to start managing their day-to-day finances through our state of the art MemberDirect internet banking platform..

You can check an up-to-the-minute bank statement to see which purchases have gone through your account, transfer cash between accounts, and pay bills or maybe have the system pay them for you, automatically.

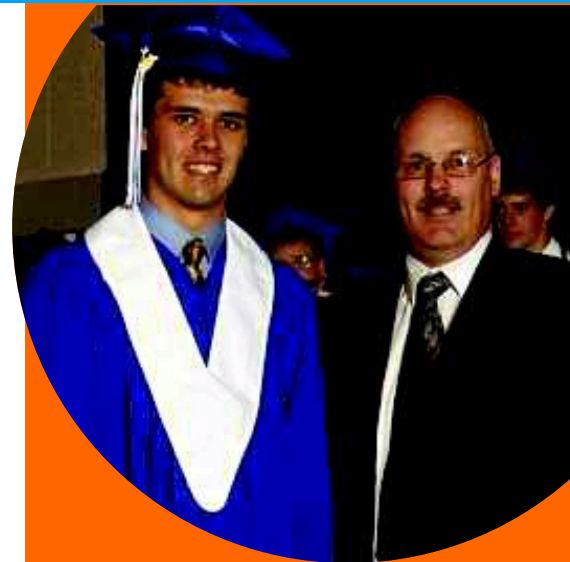
Getting Started

The rules for defensive computing apply when establishing online access to your accounts. For Microsoft users, that means adding a personal firewall program in addition to the security measures your credit union offers.

We can help you set-up online access to your account on the website, by phone, or in person at our new MemberDirect workstation. This workstation will give you the ability to use MemberDirect right in the branch, with total privacy. When we have helped you set up MemberDirect you will given a temporary password for when you sign on for the first time.

Most sites allow passwords as short as eight characters, but a longer password, which is harder to crack, offers better security. Consider whole phrases, perhaps a line from a favourite song or film, or a quote that has some special meaning. Choose something that is easy to remember, because it's best to avoid that convenient feature that allows your computer to remember log-in details. The rules for securing other electronic data

continued inside



CONGRATULATIONS LDCU BURSARY WINNERS

LDCU is proud to support our students. Pictured above is **Trevor Burton**, winner of the Jack McDonald Memorial Bursary. This \$5,000 bursary is awarded to the top academic student at Ladysmith Senior Secondary.

We also had 4 other winners:

Jake Sims - \$3,000 bursary for post secondary vocational studies

Breanna Watson - \$3,000 bursary for post secondary academic studies

Jodie Moores - \$1,000 bursary for post secondary academic studies

Clayton McKerns - \$1,000 bursary for post secondary vocational studies

These are all the bursary awards from June 26, 2009 commencement ceremony.

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apply. Don't choose obvious passwords such as family birthdays, home addresses, or your children's names.

If you are the sole user of your computer, it may be tempting to use the memory feature, but remember that laptops, especially, are prone to theft. Better to take the time to type in your password and account number than give a thief easy access. And always remember to log-out.

If you access your account from a shared computer or in public sites such as libraries or Internet cafes, it's wise to clear the browser history, and close the web surfing program after every use.

To prevent "phishing" the techniques by which online con artists trick computer users into revealing passwords, credit card numbers, and bank accounts treat electronic requests for information as you would any real-world ones. Don't reveal personal information until you are certain of who is asking. In doubt, a simple call to your credit union or other business that is, supposedly, asking for personal data will confirm whether a request is legitimate. But the rule-of-thumb is that if an information request arrives by e-mail or instant message that's a fraudster phishing for your cash.



Looking for a new home?

Take advantage of historically low interest rates and contact one of our lending specialists today.

Check out how our mortgage rates* stack up against Canada's major banks.

	1Yr	3Yr	4Yr	5Yr
LCDU	3.75	4.50	4.00	5.50
CIBC	3.75	4.55	5.25	5.85
TD Cda Trust	3.75	4.65	5.14	5.85
Scotiabank	3.75	4.55	5.24	5.85
Royal Bank	3.90	4.55	5.25	5.85
BMO	3.90	4.55	5.24	5.85

*First Mortgages: Fixed Rate Closed Rates effective as of August 1, 2009. OAC. Rates may change without notice.



Ladysmith & District
Credit Union™
service since 1944

Introducing NEW Coverdraft

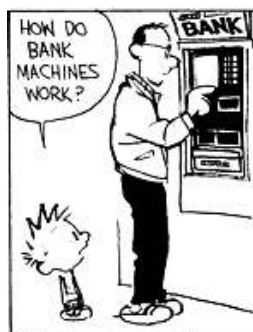
For many years, whenever a member overdrew their account at the Ladysmith & District Credit Union, they received a call informing them. This was a service we were happy to offer and in recent years, as LDCU grew, it has become more challenging. Now we find that our volumes have grown to the extent that this service is almost impossible to provide. While we will still make efforts to contact our members, we cannot guarantee that we will be able to do so.

Aware of the inconvenience this may cause, LDCU has a new service to offer members with the ability to offer automatic *coverdraft* on a member's account. *Coverdraft* works like this: when a cheque or pre-authorized debit overdraws a member's account, the system automatically transfers from another designated account with sufficient funds. This *coverdraft* transaction will happen at the same time as the transaction that overdraws the account. At only \$5.00 per transaction, members no longer need to worry that an item will be returned. With life's busy pace, that's convenience you can count on.

Apply for FREE! Fill out the *coverdraft* form in-branch or bring in a completed form available at www.ldcu.ca.

Fun at Lady

We thought you'd enjoy some pictures of our mascot as a sponsor of Ladysmith Days and the K...



Ladysmith Days

...es of the festivities. LDCU is a proud
 Kids 'Count Fun Zone.



New service charges effective October 1, 2009

Ladysmith & District Credit Union is very proud to provide to our members the best value for their banking services. We have managed to keep our service charges consistently lower than our competitors, in some cases significantly lower. In the last year and a half financial institutions have seen unprecedented global economic conditions that have impacted earnings through a significant and rapid decline in lending rates. This has led to a severe compression of interest rate margins. With this decrease in margins, LDCU has had to review our current service charge packages to ensure that we are within market. Based on

that review, we have increased some of our service charges effective October 1, 2009.

We acknowledge that these are difficult economic times and it is with great reluctance that we increase any of our charges. However, the following chart of some of the changes will clearly demonstrate that we still remain extremely competitive in the financial service charge market.

As always, we will continue to strive to give our members the best value for the services they receive from the Ladysmith & District Credit Union.

	LDCU*	CIBC	RBC	BMO	ISCU**
Monthly Fee	3.50	3.90	4.00	4.00	6.95
Included transactions	N/A	10	15	10	20
Balance to waive fee	1,000	1,000	N/A	1,500	2,500
Monthly statement	2.00	2.50	2.00	2.00	2.00
Pre Authorized Debits	0.50	0.65	0.50	0.65	0.65
Cheque clearing	0.60	0.65	0.65	0.75	0.65
Point of Sale	0.50	0.65	0.50	0.65	0.65
In-branch withdrawal	0.50	0.65	0.65	0.65	0.75
In-branch utility bill	1.00	2.00	2.00	2.00	2.00
In-branch transfer	0.50	0.65	0.65	0.65	0.75
ATM - Interac	1.50	1.50	1.50	1.50	1.75
- US	2.25	3.00	3.00	3.00	2.25
- International	3.50	5.00	5.00	5.00	4.40
Electronic utility bill	FREE	0.65	0.65	0.65	0.50
Electronic transfer	FREE	0.65	0.65	0.65	0.50

*effective October 1, 2009

**effective September 1, 2009

For a full list of service charge changes, please see in-branch or www.ldcu.ca

We're committed to our environment.

Please help us be green by recycling and passing this newsletter on to friends, family, co-workers and neighbours, who may not have received a copy.

Smart People. Smart Choice.

smart TRAVEL/MEDICAL

Only at LCU Insurance!

Although the fun of travel is the surprises, there's no joy to be had in getting appendicitis in Argentina or having your skis sent to Hawaii. Then there are the problems associated with booking a trip to paradise and arriving just in time for the first earthquake in 600 years.

Comprehensive travel insurance packages cover most of the things that might go wrong and they make financial sense for those buying prepaid package tours, such as a cruise. This insurance typically includes protection against trip cancellation (in the event of illness or death, problems with the airline or other suppliers, or other listed

disasters); trip interruption; baggage loss and/or delay; emergency evacuation; and health emergencies.

Most insurance is bought on a per-trip basis, although anyone who travels frequently even if it's just short jaunts for cross-border shopping may want to consider an "annual" travel/medical insurance policy.

As with all insurance, the devil is in the details, and travellers need to tailor their coverage to the trip. For example, evacuation insurance covers the cost of getting travellers to a place where they can receive emergency medical treatment, but it may not cover the

cost of getting home. In the event that travellers are involved in so-called high-risk activities, such as sky diving or skiing, it may not cover them at all. That kind of holiday may require supplementary coverage for adventure vacations. An LCUI service representative can check your policy for you.

Authorities consider medical travel insurance essential for everyone, including Canadians travelling in Canada. While provincial medical plans cover some costs, such as emergency treatment and hospital stays, other expenses such as X-rays and ambulances may not be included, and can add up to a few thousand dollars.

With all that in mind, it's no wonder LCU Insurance has become a leader in policy coverage through their exclusive SMART Travel/Medical insurance. Whether it's a short trip across the country or an 8 month excursion around the world, make it less worrisome for you and your family with a visit to LCU Insurance.

Now that's smart.

Before you pack...



Short Term or Annual, we have the travel insurance for you and your family.

Now there's an easy
& convenient
insurance payment plan.

smartplan 

The easy payment option.

It's fast. It's simple. It's affordable.
Now that's smart.

Apply today.

Visit us online at
lcuinsurance.ca
or drop by the branch

Mon. - Sat. 9:00 - 5:00