



## NBTA Credit Union's Story:

NBTA Credit Union was started in 1971 as an alternative to the banks for NB Teachers. From these humble roots, NBTA Credit Union has grown into a full-service financial provider ready to serve the NB Education sector and their families.

With approximately 4000 Member-Owners throughout NB, NBTA Credit Union is an organization concentrated on community support, responsible and competitive banking, and providing unparalleled customer service to those whom we serve each day.

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## Do You Know About Our Services ?

Recent surveys of Credit Union Members across North America have shown that many Members don't know the full extent of their Credit Union's products and services. Do you?

Starting with deposit services, you're probably familiar with our savings, chequing, and payroll deduction services but do you know about our investment services? NBTA Credit Union's knowledgeable staff can help you with all types of investments and savings instruments like TFSA, RRSP, and RESP.

We also offer you a full-service Wealth Manager, Dave Gorman, who can help you with retirement planning, tax strategies, mutual funds, and insurance planning.

Moving to lending services, you may be familiar with our Lines of Credit and Loans. Have you considered NBTA Credit Union for your Mortgage? Many have found our rates to be competitive and our service to be above the rest.

Speaking of home ownership, did you know that Credit Unions invented the now popular Home Equity Line of Credit? Now a trendy product in the marketplace, NBTA Credit Union has been helping our Members use the equity in their home to their advantage for years.

Finally, our electronic services are evolving rapidly. Check out the next column for more information!

If you ever have questions, contact us at 1-800-565-5626 or 506-452-1724. [www.nbtacu.nb.ca](http://www.nbtacu.nb.ca)



NBTA



## New Electronic Services Available to Members

NBTA Credit Union is officially on the cutting edge of electronic services available to our members. Complementing online banking services that allow you to pay bills, transfer funds, and check balances, we have some exciting new features to help make banking with us more convenient.

Do you have a *Smartphone* like a BlackBerry, iPhone, or Android? We now have a version of our MemberDirect online banking platform optimized specifically for your smartphone.

Just simply go to our website with your smartphone, click on the MemberDirect mobile link in the top-right corner, and save it to your bookmarks. You are now ready to do all of your online banking from your phone!

Don't have a smartphone? We have a new text-for-balance feature available through MemberDirect. To add your phone to MemberDirect, log-in to MemberDirect on your computer, click on the Profile tab, and follow the instructions for Mobile.

Finally, we are very excited to now offer Interac E-Transfers (Formerly called email money transfers) to you. We are one of the first Credit Unions in Canada to begin offering this service.

This allows you to send money to other individuals quickly, easily, and for the low-price of \$1.50. Keep in mind the individual you are sending money to must bank with a Canadian financial institution. Log-in to MemberDirect, click on Transfers to begin sending money!



## NBTA Credit Union Is 40 Years Old!

NBTA Credit Union is 40 Years old this year and has been celebrating with a 1970's theme throughout the year.

We are proud of the fact that, after 40 years, we are still providing personalized service for our Members, great rates and products, and, of course, sharing our profits with you.

Thank you for banking with us and we look forward to helping you reach your financial goals for years to come!

## Financial Q & A

### Q: When do I open a TFSA?

A: A Tax-Free Savings Account (TFSA) is a concept introduced recently in Canada to encourage saving. NBTA Credit Union has made it easy for you to set up this new account quickly and easily anytime throughout the



year. All interest you earn on your TFSA up to \$5000 dollars/year will be exempt from taxes.

TFSA's can be opened anytime throughout the year because it is only the *interest earned* on your TFSA that is tax-exempt. Unlike an RRSP, TFSA contributions are not subtracted from your income for tax purposes.

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