

# FROM THE NORTH

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## HOME & AUTO INSURANCE

### It Pays to Compare

The advantages of comparing your insurance are really in your favour. You may find better coverage, or even save money. At the very least, comparing your coverage will give you confidence in knowing that you're getting value for your insurance dollar.

As a responsible homeowner, a good driver and a credit union member, you have access to Home and Auto Insurance provided to you by the CUMIS Insurance program. We encourage you to compare your existing coverage with the CUMIS Insurance program's Home and Auto Insurance - it's competitively priced, convenient and it's for credit union members.

### Competitive Rates and Special Discounts

Credit union members who are responsible homeowners and good drivers can enjoy substantial savings on the cost of their insurance. You'll find the CUMIS Insurance program's home and auto insurance rates competitive with other insurers. Don't forget to ask about the discounts\* that you may be eligible if:

- You are claims free
- You have a centrally monitored security alarm system
- You are mortgage free
- Your home is new
- You insure more than one vehicle
- You have a student away at school
- You are of a mature age
- You are retired

### Call to compare and start saving today!

For more information about home or auto insurance or for a free, no-obligation quote, call the CUMIS Insurance program today at 1.800.810.2847 to speak with one of these licensed insurance representatives.

CUMIS is a trademark of CUMIS Insurance Society, Inc. and is used under license. Insurance is underwritten by CUMIS General Insurance Company.

\*Discounts, coverage and eligibility vary by province.



**Good Driver?  
Responsible  
Homeowner?  
Credit Union  
Member?**

Then it's time  
to call our  
insurance partner—  
**CUMIS Insurance**

**They are  
there to  
protect  
you!**

Be sure to call  
**1-800-810-2847**  
for a no-obligation  
quote for  
peace of mind  
and the coverage  
you need at a  
competitive price.

The CUMIS logo, with "CUMIS" in white and "Insurance" in yellow on a red background.

## DISTRACTED DRIVING LAW

**Northridge Savings  
will be closed for  
Remembrance Day  
November 11<sup>th</sup>**



TORONTO - Ontario's ban on hand-held devices while driving took effect on Oct. 26<sup>th</sup>.

The new law made it illegal for drivers to talk, text, type, dial or email using hand-held cell phones and other hand-held communications and entertainment products.

Drivers will have a three-month education period but starting Feb. 10<sup>th</sup>, 2010 police will levy fines of up to \$500 for drivers caught using a prohibited hand-held device.

The government said studies show that a driver using a cellphone is four times more likely to be in a crash than a driver focused on the road.

All drivers may use hand-held devices to call 911.



[www.northridgesavings.com](http://www.northridgesavings.com)

## CHARITABLE CONTRIBUTIONS

Ontario credit unions increased their support for community projects to **\$5.3 million** in 2008, up about 10 per cent from \$4.8 million in 2007, a new survey shows. More than 80 per cent of the donations supported charitable efforts in the local communities where credit unions operate.

Under the theme Your Money, Your Choice, Your Credit Union, credit unions will celebrate International Credit Union Day on Oct. 15 part of Co-op Week which is celebrated from Oct. 11-17.

Ontario credit unions provided donations to groups, sponsorships, scholarships, supported charitable foundations and provided free or reduced-cost financial services to community groups.

Credit unions are member-owned financial co-operatives with a strong local focus. The annual survey is done nationally for Credit Union Central of Canada (Canadian Central), the national trade association for the credit union system, has shown a steady increase in donations over the past eight years since the first survey was done.

Nationally, Canadian credit unions donated \$42.1 million, up 18 per cent from \$35.8 million in 2007.

The bulk of the assistance in Ontario was in donations and sponsorships -- \$2.1 million, up from \$2 million in 2007. Credit unions also provided \$518,000 in financial services to community organizations; \$383,000 in donations-in-kind; \$470,000 in contributions to credit union charitable foundations; and \$182,000 in scholarships.

The survey gathered responses from 93 of the 145 Ontario credit unions affiliated with Central 1 Credit Union in 2008, representing 78 per cent of the assets in the system. Nationally, there are currently 427 credit unions affiliated with Canadian Central and they have more than five million members and assets of \$117 billion.