

The Common Bond

SPRING 2013



K i n g s t o n C o m m u n i t y C r e d i t U n i o n N e w s l e t t e r

CEO's Report

By G. Blake Halladay



Spring has seemed to be as tardy arriving as the taxman is in giving me a refund. I still see lots of activity however in my backyard.

The rabbit is busy fending off her suitors. The squirrels are scrambling around as if planning for winter. The grackles are back but in far fewer numbers. We have about a dozen each of blue jays and mourning doves and a pair of cardinals, all of which spent the winter with us. The fish in the pond are so confused they don't know whether to ask for food or a wet suit.

Things have been tumultuous in the world economy. The stock market however is continuing to rise. I assume a major reason is short term investors looking for a quick profit. I don't see many good fundamentals to account for the rise. It is to me like Russian roulette.

KCCU had a good 2012 but 2013 will be a lot more difficult. We need loans and mortgages so if you want a better deal bring existing loans over to KCCU.

We would appreciate it!

Blake



Check your account!

CHA-CHING!
Cash Back

- +10% Dividend - Membership Shares
- +10% Service Charge Rebate (on personal demands)
- + 5% Loan Interest Rebate (on personal variable rate loans)
- +1.5% Dividend - Dividend Savings Account

Ontario Co-op Sector facts

Ontario has more than 1,300 co-ops, credit unions and caisses populaires, with 1,900 locations in more than 400 Ontario communities. The sector has \$30 billion in assets; more than 15,500 employees; 1.4 million members; and is governed by 10,000 volunteer board members.

Report on the 2012 Annual General Meeting

On February 26, 2013, Kingston Community Credit Union had its 39th Annual General Meeting as an open-bond community credit union. This was our 56th year of operation since we were founded as the Kingston Civic Employees Credit Union (October 28th, 1957). The meeting was held at the Kingston and District Shiners' Club, 3260 Princess Street near Collins Bay Road.

Your Credit Union posted an outstanding year and returned approximately \$465,000 of 2012's income to members. This is among the highest dividends ever repaid to members. Members approved the recommendation from the Board for a 10% dividend on Equity Shares, a 1.5% dividend on Dividend Savings, a 5% interest rebate on Personal Variable

Loans and a 10% service charge rebate on Demand Accounts to all members. Average dividends will be between \$40 and \$180 for most members. This is the same dividends and rebates as was paid last year.

The balance of the Credit Union's income was paid in taxes and used to fund reserves to permit continued future growth. Mr. Meyers, the Chair presented Service pins to long term employees.

Congratulations to Sherry Watson and Angelica Maynard on fifteen years, Nicole Bryant for ten years and Debbie Robinson, Natasha Pilon and Wayne Pratt on five years of service.

The CEO thanked all the members. He expressed his excitement and hope for the future at our new branch in Kingston General Hospital. He congratulated the Deputy CEO and the Branch Manager, Brian Dennie on their efforts to successfully establish our fourth branch.

Mr. Halladay thanked Mr. Meyers and the entire Board for their dedication to cooperative ideals and the way in which they support him looking out for the best interests of all members at every meeting. He said that he and KCCU would not be where they both are today were it not for the support of the Board over the years.

Mr. Meyers, as Chair of the Nominating Committee reported to the members that one nomination was received for one position on the Board. Standing for election and acclaimed for a three year term was incumbent Lisa DiRocco.

Your Current Board is:

- | | |
|----------------------------|---------------------------|
| Robert Trentadue – Chair | Paul Lorenz – Director |
| Joyce Phillip – Vice-Chair | Reta McCormick– Director |
| Lisa DiRocco – Secretary | Wayne VanLuven – Director |
| Norm Meyers – Director | |



Pancake Tuesday at the Credit Union

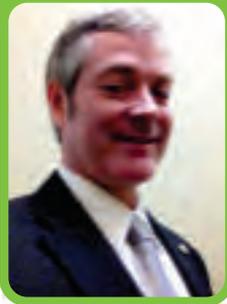


Pancake Tuesday is a tradition at KCCU! The managers got a chance to show their appreciation to the staff at all three branches by preparing them a home cooked breakfast with pancakes and syrup, fruit and berries, bacon, sausage, toast and jam, orange juice and coffee.

Credit Manager's Report

Getting ahead: KCCU Style

By David S. Bull,
BA, Credit Manager



It's Renovation Season for 2013! ... a good time to look at what the winter did to the house, or the cottage. Whether you have roof repairs, a fence to put up, a coat of paint to put on, a pool to put in, or a three season room to build, a cottage to rent or a fishing trip to plan, NOW is the time to do it. Rates are low. It's a good time to take advantage of low borrowing costs and do it as soon as you possibly can!

So what should you do? Of course no one can answer that question for every individual situation, but whatever it is that you need to do you should take a bit of advice to lower your borrowing costs. I find it useful to look at lending and borrowing are two opposite sides of the same coin. The lender needs to be sure the risk is as low as possible to make a loan and the borrower wants to pay the least amount of interest possible. These purposes although, diametrically opposed, are actually not in conflict. Give the best collateral you can and you can ask for the lowest possible rate. Hence the popularity of mortgages as security.

Credit unions operate to maximize the benefit to members. That means that the rewards of membership are not only dividends and interest rebates, but also immediate savings gained by the power of co-operation. The benefit a member gets from the Credit Union ranges from getting advice on how to lower borrowing costs to how to get better GIC investment rates. It can also involve analyzing your needs and offering an account that saves you money. Depending on your needs, KCCU offers free accounts for members of all ages (Fat Cat, Like, All Free, The "It" account, The Golden Account). We also have other accounts that have more bells and whistles depending on your needs. KCCU has all kinds of investment options to get you extra investment income such as the Equity Share Account, The Dividend Savings Account and more...

Talk about collateral lowering borrowing costs. If you have a house, A GIC, a new car, a boat, land, then it makes sense to use your assets to get the best deal on the interest rate. Use your home equity as collateral and get a low rate Home Equity Line or a Home Renovator Loan. If you are doing Green renovations to your home talk to us about the KCCU Green Home Line. And if you need a new vehicle or a consolidation loan, you need to talk to KCCU. We listen and we will do everything possible to get you the right product at the right price.

As your advocate, Credit Union lenders and member service representatives are looking to find ways to save you money while getting you the services you need at a price you are comfortable with. Often it is about understanding your alternatives and choosing the right option at the right time.

KCCU
Renovator Loan Deal

Do-it-yourself or Contract it out

KCCU BestRate Financing

Save money with great borrowing options to help increase the value of your home and maximize the enjoyment of your living space. Best Rate Financing can make your home renovation projects a reality. Ask us today!

After all, we are all different and we all need different things at the various stages of our lives. KCCU understands this and looks at each of us as we would look at ourselves.

We don't engage in marketing the way the banks do. We want to be certain we are serving our members' needs, so for us it's all about the conversations we have with our members. They know we want to help them with the product or service that best satisfies their true needs. Just talk to any one of the people you deal with at your Credit Union and the experience difference.

We'll make conversation to find out how we can better take care of your needs. After all, as a Credit Union the better each of us does, the more we all prosper together. This is the fundamental difference between the co-operative and the competitive business model – our purpose is not primarily about profit, it is about collective benefit and strength together now and into the future.

The Greener side of KCCU

KCCU and its members want to make a difference and show that taking our responsibility to the environment seriously is important to us all as part of being a good cooperative corporate citizen and community member of Kingston, Ontario, Canada and the world.

Our mandate is contained in our Mission Statement and Operating Objectives.

Among those objectives is a mandate to reflect the values of our members and to help each other. That help, although primarily of a financial nature also involves stewardship over the resources of the Credit Union for the benefit of the members.

Our members would be reasonable in expecting us to represent them and to act in their best interests as their financial, social, and environmental advocate.

Financially we, as a collective, endeavour to reduce our costs and pass those along. We look after our seniors and help them get better deposit rates. We help members facing financial crises by offering help and solutions.

We have the good fortune of having had excellent management for the past 30 plus years. We have reserves more than double the regulatory requirement. The profits returned to members are well above average and above those of our peers. KCCU staff members are also aware of the need to be good to our environment as a good corporate citizen.



Some of the things KCCU has done recently to reduce our carbon footprint include:

- Involvement in the Kingston Forum on Environmental Sustainability in April 2013
- Part of sustainability initiatives at Co-operators (co-operative partners)
- Promoted The ecoENERGY retrofit program
- Having products available that promote reducing our carbon footprint such as:
 - > The GreenHome Line (rates as low as prime for energy-efficient home improvements)
 - > The EcoSmart Car Loan Program (prime rate for vehicles that emit 50% less CO2 than average)
- We subsidized free energy audits with Hearthmakers energy co-operative until the program ended
- We finance MicroFit alternative energy projects to qualified borrowers
- We recycle even though there is no program for recycling at all locations
- All KCCU staff are involved in Earth Day (Pitch in and clean up day) to help with the City's spring clean up. Branches gave out seeds on Earth Day.
- We are involved in Sustainable Kingston 2013 in downtown Kingston, reducing power and turning off lights in global solidarity with other concerned persons and organizations. We are an active participant of other Sustainable Kingston initiatives as well.
- We were first off the mark with the KCCU Renovator Loan Deal to take advantage of the home renovation tax credit (energy efficient improvements were in the forefront of that campaign).
- We support community agriculture through the Harvest Working Group
- We retrofitted the lighting at the Gardiners Road branch with energy efficient lighting fixtures
- We had bike racks put in Downtown and on Gardiners Road to give members a place to lock up their bicycles.
- We buy and use recycled furniture
- We donate our computer monitors for reuse
- We use and promote e-statements to reduce paper
- We removed asbestos from the basement on Market Street, where we also installed a high-efficiency gas furnace
- We use and re-use recycled inter-office memo pads, envelopes, file folders
- We provide ground level support for energy co-ops
- We give out canvas bags
- We store inter-office communication electronically and are moving in the direction of less and less physical paper and documents as we upgrade our systems each year (ongoing basis) and reduce courier and paper usage
- We used reusable dishware and cutlery at the AGM at the suggestion of an environmentally-conscious concerned member

Kingston Sustainability Conference



Jennifer and Avidan of KCCU at the Kingston Sustainability Conference at the K-Rock Centre on April 20, 2013.

Community Involvement Update

KCCU is looking forward to activities in the spring and summer. Staff members participate in activities and KCCU donates needed monies to underfunded organizations who contribute to our quality of life in Kingston. Some of the events we proudly supported and gave time to participate in include:

- Bake Sale for Heart and Stroke Association
- Bake Sale and Purple Shirt Day for Epilepsy Kingston
- Pink Shirt Day against Bullying
- Kingston FebFest
- Ontario Co-operative Association
- KGH Teddy Bear Campaign
- Pitch in Kingston
- Sustainable Kingston

Donations to:

- Kingston Humane Society
- CFRC Queen's Community radio
- KGH Teddy Bear Campaign
- Heart Pillows to cardiac unit
- The Lung Association
- HARS Kingston
- Domino Theatre
- Sir John A. MacDonald Young Canadians Project
- Kingston Arts Council (Annual Juried Salon)
- Kingston Canadian Film Festival
- Ontario Credit Union Charitable Foundation
- The United Way (KFLA)

KCCU believes in giving back to the community on behalf of members. The staff members of your Credit Union give generously of their time to help others and make our community a better place to live in.

United Way Donation



KCCU staff presenting the KFLA United Way with a cheque from KCCU matching employee donations.

Supporting Epilepsy Awareness!



Jason Field presenting the Exec. Director, Susan Harrison, of Epilepsy & Seizure Resource Centre, with a cheque for \$444 from money raised by staff and members during Epilepsy Awareness month in March.

Christmas Caring Program



We were very pleased to hear from the winners of the "John Bart Award". These were the Officer Cadets from Royal Military College in Kingston. Pictured here is Officer Cadet Ali Mansour presenting Maryann Halladay with a cheque for \$2,500 in support of the Christmas Caring Program.

Social Engagement Report

By Dave Bull, B.A. Credit Manager



Social media is an evolving process at financial institutions. KCCU is constantly updating the information on our website to ensure members have information on community activities and things they would be interested in and need to know about.

KCCU has a primary website at www.kccu.ca which hosts Member Direct online banking and it also has links to KCCU's presence on facebook, twitter and You Tube.

If we are hosting an event or participating in one, you may be able to see it in real time on facebook and twitter. In the age of declining paper and the need for brief and quick information, we have found these to be effective tools for making information available in real time and with graphics. At KCCU we would like an engaged membership. We have 107 Likes on Facebook (up from 86 last Common Bond) and 68 followers on Twitter (up from 42). We'd like more and we are asking you to urge friends and family to help us bring these numbers up to better engage younger and potential new members.

Considering the selective nature and the value of the information KCCU shares, I would urge all members to "Like" and "follow" KCCU. You will be able to know what is new and what is going on at your Credit Union and its continuing relationship with our community. Communication and postings will be relevant and moderate in frequency. If you visit our website, you will also see that the Common Bond is available by link as are many useful tools such as On-line banking, the Life Events Calendar to do borrowing and investment calculations, Fraud warnings, information on Co-ops and significant milestones for KCCU such as new branch information, scholarships, notices, press releases, product information, hours and locations, contact information and much more.



Bring Your Family! Bring Your Friends!

BYF
KCCU
Referral Program

**Bring new members
Win great prizes**

For each new member you recruit we'll enter your name in our **Prize Draw!**

Monthly Prizes!

ipod, TV, gift cards, digital camera, \$100, M&M's

KCCU
Kingston Community Credit Union

Product Spotlight: The "it" account

I can just imagine what was going on in Deputy CEO Maryann Halladay's mind when she came up with the idea of the "It" Account in response to member feedback and her own research over the years.

"We have free accounts for kids, students and seniors, even non-profits and co-operatives, but what about the members in between?" "Somebody has to offer a chequing account product designed for the good of the member".

Makes sense. And that is exactly what she did. The "It" account was nominated for a MACU (Marketing Association of Credit Unions) Award in 2013 (Best New Product). Because of its flexibility and features, advantages and benefits, the "It" account offers the average working person an alternative to high monthly service fees for chequing. "It" is a completely free self serve banking account.

The "it" account: Self Serve banking account Features and Benefits:

- No Monthly Fee
- No Minimum Monthly Balance Required
- Free Unlimited Chequing
- Free Unlimited debit transactions in Canada
- Free unlimited electronic and pre-authorized debits and credits
- Free unlimited ATM withdrawals at any of the 2300
- Exchange® ATMs across Canada
- Free unlimited online banking access
- Free mobile banking access
- Free unlimited bill payments paid online and at KCCU's ATMs
- Free Me2Me transfer
- Free online statements with cheque images
- Free first order of 50 basic personalized cheques Interest paid monthly, calculated on minimum daily balance.

YOUR COMMUNITY • YOUR CREDIT UNION

it account.

fee free
Self Serve
Banking

it will make you smile




Annual Award Banquet



This year's Annual Awards Banquet was held on January 15, 2013. Anne Gillis was this year's sales leader and the winner of an all-expenses paid vacation in St. Maartens including \$500 spending money. Each year, KCCU recognizes employees who achieved outstanding results in providing Member Service. Second Place went to Irene McLaren and Third Place went to Dave Deodato, both are consistent performers. KCCU recognizes the efforts of all of its staff members. Competition in a co-operative setting as individuals and on teams is something that exemplifies co-operation and hard work. It's so nice to see service excellence being rewarded as a part of our corporate culture, people helping people!

Whats New at KCCU?

by Syed Z. Hassan, MBA Data & Financial Analyst

We at KCCU strive to keep pace with technology and innovation in the banking industry. That is the reason why not only do we have a very secure and user friendly online banking platform, we also have Smartphone Banking which is a mobile version of the online banking platform that works across a number of mobile devices on any operating system, be it iOS for Apple, Android for Google or BB10 for Blackberry. All members get free access to online banking 24/7. You can check balances in the chequing, savings and loan accounts and pay your bills. Set up future dated and or recurring transfers to accounts and payees and much more. With Mobile banking, upon registering your cell phone, with simple texts like ACT - For recent account activity of a specific account, BAL - For the balance of your primary account, BAL ALL - For the balances of all your accounts, etc. you get a text back from your online banking in real time.

Me 2 Me Tranfers

Did I mention Me to Me transfers or M2M? A feature that none of the big banks offer, wherein, you can push or pull funds to your own chequing account at KCCU from any other financial institution in Canada. This is another free service from KCCU saving you the hassle of writing cheques to yourself and time to physically deposit them at branch or ATM, not to mention the money you save in the process. Setting up your account for M2M is easy, just log into your online banking at KCCU and download the M2M Authorization form. Drop the form with a cheque made out to yourself from the chequing account at the other Financial Institution to any of our 4 branches in Kingston or mail it to us and we'll set you up within 5 business days free of charge.



Interac e-Transfers

KCCU also offers Interac® e-Transfer in the online banking platform. You can send or receive money in a snap with Interac® e-Transfer. All you need is an email and/or mobile phone number. As a sender, you don't need to worry about figuring out where the person banks and they won't know where you do your banking, because all account details and financial institutions are kept confidential. Whether you owe a friend for pizza, need to pay your share of the rent or expect to receive a payment from a customer, we've got you covered.



It's easy. There's no need to set up any new accounts, user IDs or passwords. As long as both parties have online banking accounts in Canada, all you need to send or receive money is the recipient's mobile phone number or email address. It's secure. When you send an ® e-Transfer by text or email, the money never travels with the message. Instead, recipients receive an encrypted link to deposit the funds using their own banking credentials.

It's convenient. With ® e-Transfer, you can use any computer or mobile phone to send or receive money instantly by text or by email. Whether you owe your friend, he owes you or they just don't take plastic, you'll never need to worry about carrying cash again.

It's quick. Recipients are notified by email and/or text that they have received a payment within approximately 30 minutes from when the sender initiates the transfer.

Kiosk Convenience



For your comfort and convenience we've installed a self-serve kiosk at the Gardiners Road office

Coming Soon: Mobile Alerts



We are in the process of implementing Mobile Alerts for Online Banking. Alerts are a convenient way for members to be alerted of any suspicious or fraudulent activity on their accounts. The alerts can be sent via text to a cell phone or an email. For example, the members are alerted any time a New Bill Payment Vendor account is added via online banking, or an e-transfer is initiated or someone logs in to online banking or the Personal Access Code is changed. No charges for the alerts, however, members might get charged for receiving texts by their wireless carrier and therefore should check with them before opting for Mobile Alerts on the wireless devices.

Did You Know?

We have the following apps available for Members free of charge:-

- 1) Ding Free ATM Locator App: Locates The-Exchange® as well as Acculink® branded ATMs that provide “ding free” transactions to CU members from coast to coast. Check this out at: www.ding-free.ca for more information.
- 2) The-Exchange ATM Locator App: Locates The-Exchange branded ATMs. Just go to: www.theexchangenetwork.ca
- 3) CU Locator App (by CU Central): This free mobile application enables users to find credit union locations and ATMs anywhere across Canada via their iPhone®, BlackBerry®, Android™ or Windows® smartphone. Called Canadian Credit Union Branch and ATM Locator, the GPS-enabled app provides directions and interactive maps to credit union branches and ATMs available on the ACCULINK® service and THE EXCHANGE® network across Canada. It also gives an overview of branch hours and services available at each of these locations. Be sure to download the app on your smartphone today!

Ding free! Say goodbye to ATM surcharge fees

We’ve all been there. Standing in front of another financial institution’s ATM, just waiting to get dinged by a surcharge fee for accessing our cash. One dollar, two dollars, three dollars... the surcharges vary, but the frustration of getting “dinged” remains the same. That is, unless you belong to a credit union.

With access to a national network of ding free® ATMs from BC to Newfoundland, Canadian credit union members can keep more of their money where it belongs; paying no surcharge fees at thousands of credit union and other participating ATMs across Canada. It’s a network of ATMs that’s bigger than most banks and its ding free.

What’s a ding free® ATM anyway?

Members have always enjoyed access to thousands of ding free ATMs across Canada (an ATM network bigger than most banks).

“ding free” means that members pay no surcharges at credit union and other participating ATMs across Canada for withdrawals, deposits and balance inquiries.

A surcharge (or convenience fee) is a fee charged by an ATM owner at the time of transaction and appears on the ATM receipt. A surcharge ranges from \$1 to \$3, and comes with a warning screen before the ATM transaction is complete. Surcharges are not the same as transaction or account fees, which would appear on a member’s monthly statement- i.e. when a member exceeds the limits of a package account that comes with a fixed amount of free transactions per month. How can I find one?

To find the nearest ding free ATM, download our new ding free locator app.

Available for iPhone, Android, Windows and Blackberry devices, our new ding free locator app makes it easy to find surcharge-free ATMs on the go. Look for the ding free decal on participating ATMs:

LOOK FOR THE DING FREE DECAL ON PARTICIPATING ATMS:



And The Winner Is!...



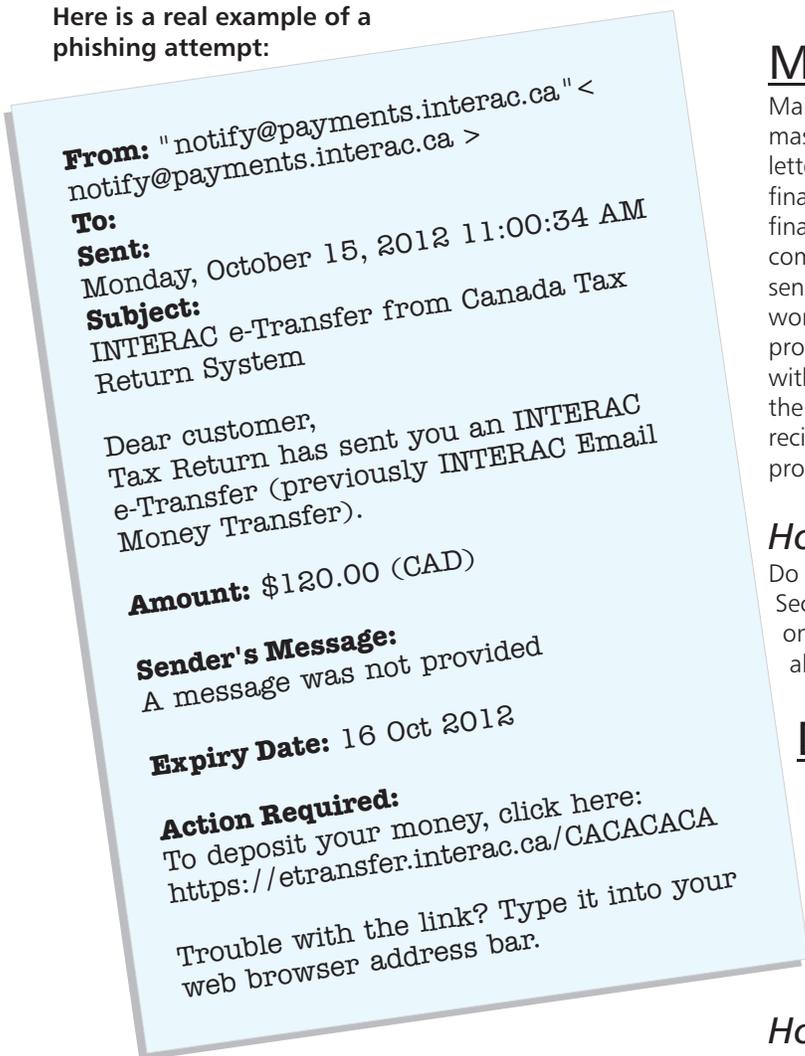
KGH employees who either opened a new account or referred a new member to us were entered into a draw with a grand prize of a trip for 2 to Punta Cana or a \$2,500 travel voucher. Congratulations to winner, Julia Niblett, pictured here with Tyler Henry.

Types of fraud

Email Fraud

Email fraud or phishing is a scam where fraudsters attempt to acquire personal and/or financial information, such as passwords, card numbers, etc., by masquerading as a trustworthy person or business through electronic communications. Phishing is typically carried out using email or an instant message, although phone contact has been used as well. In some instances, the fraudster sends authentic-looking emails, appearing to come from legitimate companies, requesting recipients to disclose personal and/or financial information that is later used to commit fraud.

Here is a real example of a phishing attempt:



How to protect yourself:

- If you receive an email that you suspect is fraudulent, claiming to be from Interac Association or your financial institution asking for you to access the link to verify the security, do not respond. Forward the email to tophishing@interac.ca and then delete the email immediately.

- If you have already responded to this kind of email and have disclosed your personal financial information, please contact your financial institution immediately.
- Do not provide personal or financial information to anyone in an email. Neither KCCU nor the Interac Association send emails asking customers to provide, confirm or update personal records.
- Be suspicious of email attachments from unknown sources. If you do not know or recognize the sender of the email, do not open the attachment. Always check that emails you have received do not contain viruses by running your anti-virus software.
- Do not share or provide your personal information.
- Exercise caution if you receive an Interac e-Transfer that you are not expecting. Before proceeding, confirm with the person sending the Interac e-Transfer by separate email or by phone.

Mail Fraud

Mail fraud is a type of scam perpetrated when fraudsters masquerade as a legitimate person or business. They send out letters for the purpose of taking advantage of people either financially, or for the purpose of acquiring personal and/or financial information that is later used to commit fraud. One common example of this type of fraud involves a fraudster sending out letters notifying bank cardholders that they have won a large cash prize as part of a computer rewards program. A seemingly legitimate cheque is enclosed along with instructions to use the cheque to pay clearance fees on the prize. Unfortunately, the cheque does not clear, and the recipient is then out of pocket for the money they sent to process their "prize".

How to protect yourself:

Do not act on the letter. Security Alert Information from Interac Association available online at <http://www.interac.ca/index.php/en/security/security-alerts>

Debit Card Fraud

Debit card skimming involves the unauthorized copying of electronic data from your debit card magnetic stripe. Hidden equipment, such as pinhole cameras and card reading devices, are installed to obtain your PIN and card data. Stolen electronic data is then encoded onto a counterfeit card, which is used to withdraw funds without your knowledge.

How to protect yourself:

Shield your PIN with your hand or body during every transaction whether you're at the merchant or an Automated Banking Machine and check your financial statements regularly for any unusual activity. See Protect Your PIN . Contact your financial institution immediately. You are protected by the InteracZero Liability Policy under which victims of debit card fraud will not suffer any financial losses resulting from circumstances beyond their control.

Protect yourself against fraud?

Fraud is an increasing problem according to the Canadian Anti-Fraud Centre. Mass marketing fraud was up 9 % in 2012 to \$76 Million. The good news is there are some things you can do to protect yourself against these criminals.

Phishing is the first step in Identity Theft

Never respond to e-mails that purport to be from any financial institution asking you to input information they already have. If you receive an e-mail from what you think is your financial institution, call them (using the phone book, never the number they provide). Delete these e-mails. Phishers impersonate credit card companies, paypal, governments, financial institutions, charities, utility companies, etc.... Never reveal your credit card number, debit card, bank account, social insurance number, date of birth, personal questions and anything of a personal nature until you fully establish the legitimacy of the e-mail. It may be better to delete it and call the company to ensure you are safe rather than sorry. Never write down any numbers in your wallet or on cards. If you lose your wallet you will end up with possible problems. Make sure you shred any sensitive information from mail addresses, subscriptions, old bills, anything with your personal information on it.

You can contact Equifax or Trans Union and inquire about verification of your credit history. They even provide a monitoring service.

KCCU will never send any person a request for personal information by e-mail. For more information visit KCCU's website. The [Fraud/Scam alerts] page is available at <http://www.kccu.ca/?q=node/93>

Family Hoaxes

Often referred to as the "Grandparent scam", fraudsters target seniors by phone or e-mail telling them they (their alleged loved one) are in hospital and need funds to be wired. Often the "fake relative" pretends to be involved in an accident, in another country facing legal or return travel problems, claiming to be the victim of crime, in jail themselves or otherwise in trouble. They always need money quickly. The funds requested are usually wires or one way hard or impossible to trace transactions.

Paying up front

Never pay to get paid. If you are asked to pay fees relating to sending you a prize for an inheritance, a lottery or whatever, stop right there! An e-mail from a fraudster offering a prize, a job or something you have to pay for first results in a loss to the victim and the Fraudster breaking off contact never to be heard from again.

Paying back "Overpayments"

If you are asked to return the excess amount of an "accidental" overpayment, you may be being setup to be defrauded of the amount you send. The original cheques are usually fake. This scams are prevalent on Kijiji, Craigslist, eBay, etc... and the fraudster usually asks you to send the merchandise anyway, deposit the cheque and send back the excess funds. The fraudster then disappears with your merchandise and the money before you discover the original cheque was a fraud.

Know what you are buying

If you are unfamiliar with a buyer or seller, be careful. They may ask for payment and not send the item(s) you paid for. They may provide inferior quality to the picture you made your purchase decision from if you buy something over the internet. Research the business. Checking with the Better Business Bureau can help establish legitimacy of the business.

YOUR COMMUNITY • YOUR CREDIT UNION



BestRate

Auto Financing



Need some
new wheels?



"Here's to the crazy ones, the misfits, the rebels, the troublemakers, the round pegs in the square holes... the ones who see things differently.... they're not fond of rules.... You can quote them, disagree with them, glorify or vilify them, but the only thing you can't do is ignore them because they change things... they push the human race forward, and while some may see them as the crazy ones, we see genius, because the ones who are crazy enough to think that they can change the world are the ones who do." -Steve Jobs, 1955 - 2011

Wayfarer Quiz – Spring 2013

By the time this issue of The Common Bond reaches you, the City of Kingston will have embarked on Phase 2 of its 'Big Dig', replacing well-aged underground infrastructure along another two blocks of lower Princess. Speaking of the history of sanitation, the City of London's first series of 'Public Waiting Rooms' (separate lavatories including water-closets & attendants) opened for business in 1852, based on the success of demonstration lavatories at the Great Exhibition's Crystal Palace the year before. Though few doubted that this action was a genuine response to a perceived public need, prominent businessmen invested

in this project with the hope that these lavatories would prove to be..... Fill in the missing consonants.



If you know the answer, visit Wayfarer Books at 85 Princess Street in downtown Kingston, next to Tara Foods. A correct answer guarantees you a 10% discount on your next purchase.



The answer to the previous quiz: CHARLES DICKENS.

Wayfarer Books Bought & Sold

Walter Cipin,
Proprietor
85 Princess Street,
Kingston, ON, K7L 1A6
(613) 542-8615

11:00am to 6:00pm everyday except Sundays: Noon to 5:00 p.m. and closed Wednesdays.

Hours subject to occasional change during 85 Princess St the 'Big Dig': Please Phone Ahead!



Simply better banking.

Downtown
18 Market St., Kingston ON K7L 1W8
Telephone: (613) 549-3901
Facsimile: (613) 549-6593

Kingston West
795 Gardiners Rd., Kingston, ON K7M 7E6
Telephone: (613) 384-5555
Facsimile: (613) 384-9456

Kingslake Plaza
1201 Division St., Kingston ON K7K 6X4
Telephone: (613) 531-6056
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