

# CEO's Report

By G. Blake Halladay



If you were not at KCCU's Annual Meeting - we missed you. Another great year!

Lots of dividends and rebates to you - the member. Thanks to a great staff and Board of Directors!

I have recently heard about a book by Louis Brandeis called "Other People's Money and How The Bankers Use It ". Brandeis believed that the country was being run by plutocrats and, especially by investment bankers, who, by combining, consolidating, and aggregating the functions of banks, trusts, and corporations, controlled both the nation's credit and the majority of its resources - including the railroads - and yet had not the least accountability to the public or any sense that the functions they had adopted were essentially those of a public utility. "The power and the growth of power of our financial oligarchs comes from wielding the savings and quick capital of others". Brandeis was concerned with Gilded Age plutocrats' use of people's bank savings to build giant, monopolistic conglomerates answerable not to the people but to shareholders.

He also said "The fetters that bind the people are forged from the people's own gold".

This book was written in 1914 !!!!!!!!!!!

It would seem that the bankers have always had control of the people. That is why some people that cared about other people started Credit Unions and Caisse Populaires. Never forget that the bankers work for the bank but we work for you !!!

*Blake*  
 xoxox  
 Blake xoxox

*Some citations from  
 Jill Lepore  
 New Yorker Magazine  
 Apr. 12/14*

## Check your account!

**CHA-CHING!**  
**Cash Back**

- +10% Dividend - Membership Shares
- + 3% Service Charge Rebate (on personal demands)
- + 3% Loan Interest Rebate (on personal variable rate loans)
- +1.5% Dividend - Dividend Savings Account



"We're only pawns in the game"  
 — Bob Dylan

# Report on the 2013 Annual General Meeting

On February 25th, 2014, Kingston Community Credit Union had its 40th Annual General Meeting as an open-bond community credit union. This was our 57th 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 \$422,000 of 2013'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 3% interest rebate on Personal Variable Loans and a 3% service charge rebate on Demand Accounts to all members. Average dividends will be between \$40 and \$180 for most members.

The balance of the Credit Union's income was used to fund reserves to permit continued future growth. Mr. Trentadue, the Chair presented Service pins to long term employees. Jennifer Mulholland and Anne Gillis received their five year pins. Congratulations to Jason Field, Firdaus Jahan and Dave Deodato on ten years of service, Gina Milonas and David Bull received congratulations on twenty five years of service.

Mr. Halladay thanked the charter members in attendance Mr. Gordon Ball, Mr. Harry Boyce, Mr. John Pomeroy, Mr. Don Moore and Mr. Larry Barker for their dedication to the ideals that formed our Credit Union.

Mr. Brent Wilson from the auditing firm of Collins Barrow SEO LLP provided a synopsis of the financial statements and expressed a clean audit opinion saying the Credit Union had performed well during challenging times. The CEO thanked all of the members and staff.

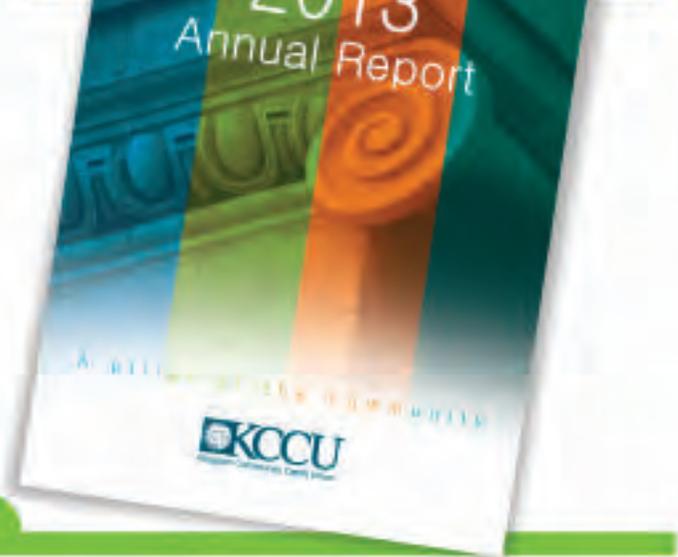
Mr. Halladay thanked Mr. Trentadue and the entire Board for their dedication to cooperative ideals and the way in which they support him looking out for the best interests of all members at every meeting. He said that he and KCCU would not be where they both are today were it not for the support of the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

Ms. Phillip, as Chair of the Nominating Committee reported to the members that three nominations were received for three vacancies on the Board. Standing for election and thus acclaimed for a three year term were incumbents Robert Trentadue, Paul Lorenz and Wayne VanLuven.

## Your Current Board is:

Robert Trentadue – *Chair*  
 Joyce Phillip – *Vice-Chair*  
 Lisa DiRocco – *Secretary*  
 Norm Meyers – *Director*

Paul Lorenz – *Director*  
 Reta McCormick – *Director*  
 Wayne VanLuven – *Director*



# Community Involvement Update

KCCU has been involved in the following activities and staff members are looking forward to continuing activities in the spring and summer. We have an active and engaged staff that supports our efforts by volunteering and participating in activities in our community. KCCU also has a history of donating need monies to underfunded organizations who contribute to our quality of life in Kingston. Some of the events we proudly supported and are scheduled to be involved in this summer:

- Bake Sale for Heart and Stroke Association
- Cupcake Bake Sale for the Humane Society
- Pink Shirt Day against Bullying
- Kingston Feb Fest
- KGH Heart Pillows campaign
- Kingston Multicultural Festival
- Phillipines Typhoon Aid
- Pitch in Kingston
- Walk a Mile in her shoes  
(Awareness of violence against women)
- Hotel Dieu Food Bank Blitz

### Sponsorships in cash or in kind to:

- Kingston Community Health Centres Capital Campaign
- Afro-Caribe Association of Greater Kingston
- The Kingston Humane Society
- CFRC Queen's Community Radio
- University Hospitals Kingston Foundation
- Kingston General Hospital
- Relay for Life
- HARS Kingston 25th anniversary
- Juvenile Diabetes Walk
- Sexual Assault Crisis Centre (education)
- The Romeo Dallaire Child Soldier initiative
- St. Lawrence College Foundation
- Kingston Arts Council (Annual Juried Salon)
- Ontario Credit Union Charitable Foundation
- United Way

## Christmas Caring Program



KCCU believes in community involvement and participating in the things that help us to connect with our community and show our values. We believe that the nature of co-operation is best demonstrated as an example of what credit unions can do to make our community a better place to live in. The staff members of your Credit Union give generously of their time to help others. For a list of organizations KCCU has donated to and been involved with over the past year, please visit our website! [kccu.ca](http://kccu.ca)

## Council on Aging



## Walk a Mile in Her Shoes



Kingston Humane Society

Credit Manager's Report

# Spring is the time to get things done

By David S. Bull, BA, Credit Manager



## It's finally spring!

After a one of the longest winters I can remember, it makes me realize that the window of opportunity for getting things done is really only 3 – 4 months. Things like painting, replacing the shingles on the roof, redoing the eaves troughs, putting up the new fence or replacing the old one, driveway resealing, cottage renovations, putting in the pool, creating that three season room, putting in new windows and when that's done booking a couple of weeks away for a fishing trip or to take the family away to the cottage you own or may want to rent for a holiday.

KCCU wants to save you money on interest, so we will give you some free advice. The more you offer as collateral and the quicker you can repay your loan, the better the interest rate will be and the more money you will save. Credit unions operate to maximize benefit to members. Borrowers can discuss what they want to achieve with their loan and work with the lender to craft the best possible financing package.

Things to consider are;

- What payment can I afford?
- How quickly would I like to repay this loan?
- How does the purpose affect the type of financing I should apply for?
- Should I get a loan or a line of credit?
- How does the security that I pledge as collateral affect my rate?
- Is my family protected against death, disability, critical illness or loss of income in the event something unexpected happens before the loan is repaid?
- Does it make sense for my spouse and I to sign for a loan?
- What can I do to save the most money and get the lowest possible interest rate?
- What are the advantages of bi-weekly repayment?
- Does it make sense for me to borrow to make investments?

Getting the right financing package is critical. It always makes sense to have a discussion with your lender about your plans and your needs and look at the big picture before you decide how to borrow smart. For renovations a Home Equity Line, a line of credit, a loan or refinancing your mortgage are all financing options.

Whether you are buying a cottage, doing repairs, taking a trip, replacing the car, upgrading the house with a renovation out of necessity or for sheer enjoyment, you want to make sure that after your loan payment is made that you also put something away for the future. It makes sense to take a balanced approach to your financial health. Borrow wisely,

pay down your overall debt level but also while increasing your assets, no matter how little and do it regularly (ideally the same time you make your loan payment). Home renovation loans are one of the smartest types of loans because they add value to one of your most important assets – your home. So that's the perfect time to arrange a monthly transfer into a savings plan (like a TFSA, an RRSP, a savings account, a vacation fund, whatever makes the most sense for you at that time).

Saving and investing can be done monthly (or bi-weekly) to ensure that while you are repaying loans, you are also building up your assets. Everybody borrows, but it also makes sense to have investments like RRSPs that grow and are there when times are different down the road as they inevitably will be in retirement.

You accomplish something that improves the value of your home like renovating a kitchen or a bathroom and you get to enjoy a more comfortable place to live. If you spend the majority of your life in your home, then it only makes sense that you would want to make it your own little piece of heaven.

For as long as I can remember, our CEO has always said that dealing with someone at KCCU should be like having a friend at the bank. It should be about making sure that we understand your needs and treat you like family, offering you the best advice we can and most importantly the right advice at the right price.

Let's have a conversation and make sure we all come out on top. KCCU differs from the competition in that it shares its profit with members. It only makes sense that we understand each other and have an ongoing dialogue to make sure we cover both sides of the equation (borrowing and saving). Smart borrowing involves getting out of debt and ending up better off with a financing program that is economical, affordable and leaves each of us with a sense of being better off – getting the things we want and having less worry because of a good plan.

KCCU is about making sure we all do better. This is the fundamental difference between the co-operative and the competitive business model – our purpose is not primarily about profit, it is about getting ahead together.

YOUR COMMUNITY • YOUR CREDIT UNION



**Need some  
new wheels?**



Take advantage of BestRate Financing with

**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!

## Annual Awards Banquet

This year's Annual Awards Banquet was held in January at Minos restaurant and banquet hall. David Deodato was this year's sales leader and the winner of an all-expenses paid vacation in Curaçao (beside Aruba just north of Venezuela in the Caribbean) including \$500 spending money. Each year, KCCU recognizes employees who achieved outstanding results in providing Member Service. Second Place went to John Monte and Third Place went to Irene McLaren, both have always been consistent high performers. KCCU recognizes the efforts of all of its staff members. KCCU fosters a co-operatively competitive setting as individuals and on teams to give our employees opportunity to shine and be recognized for effort, success and hard work. It's great to see service excellence being rewarded for giving superior member service! ...and everyone wins!



*Winner Dave and Deputy CEO Maryann at the Annual Awards Banquet*

### The Heartbleed Bug does not affect Kingston Community Credit Union's banking platforms

Kingston Community Credit Union and MemberDirect online banking does not employ the affected software on any of our computer systems. Upon notice of the vulnerability, we immediately reviewed and tested our all our systems as well as those of all our business partners and have not found any threats. It is a good security practice, however, to change your passwords frequently and to make sure your anti-virus protection is up-to-date.



### Attention Internet Explorer Users



Due to a recently confirmed vulnerability that exists in Microsoft Internet Explorer browsers, KCCU is advising all of our members to use an alternate Internet browser (Firefox, Chrome, Safari) until Microsoft fixes this vulnerability. We would like to confirm that there are no deficiencies in Member-Direct online banking, however customers using Internet Explorer are at elevated risk due to the vulnerability mentioned above.

# Staff Retreat

For the past thirty years, every November 11th, KCCU management and staff get together for a retreat to re-invigorate our purpose and to reaffirm our determination to do the best we can for KCCU members. It's a day where management shows staff how much they appreciate everything they do.

Everyone who attends is given a lieu day off, but on this special day, all of the staff from all of the branches get together and do team exercises and share ideas. Last year's retreat took place at the Travel Lodge and activities also included CPR training, staff education, group games, a delicious lunch and fun gifts and prizes.



"We're Number One!, We're Number One!"



The Credit Union crew learns first aid basics



More fun with first aid at the Staff Retreat



Award presentations at the Staff Retreat

# Financial Crime Trend Bulletin: Telephone Scam

April 2014 - The RCMP is warning of fraudulent telephone calls in which the caller identifies themselves as an RCMP officer calling to collect fines or income taxes or a variety of other scam tactics. The callers inform the victims must pay immediately or will be arrested within 24 hours. In most cases, the number for RCMP National Headquarters General Inquiry's line – 613-993-7267 appears on the victim's call display

Be aware: the RCMP does not contact individuals for the purpose of collecting fines or taxes and NEVER asks the public to make a payment over the telephone. Anyone who receives a call from someone alleging to be a police officer collecting fines or taxes should hang up immediately and contact their local police, and the Canadian Anti-Fraud Centre at 1-888-495-8501 or <http://www.antifraudcentre.ca>.

# 12th Annual family fun fair & the BYF Program

Details are still being worked out but KCCU will be hosting its Twelfth Annual Family Fun Fair in the parking lot behind 795 Gardiners Road on Saturday, September 13th, 2014.

With FREE hamburgers, hot dogs, beverages and LOTS of fun things to do, it's the place to be that weekend! Last year we had a petting ZOO, face painting, air castles, arts and crafts for the Kids, our friends from the fire department with a cool fire truck the kids could check out, musical entertainment and a magic show. All it needs is YOU and your family and friends. KCCU staff, Board and management will be on hand to help show our appreciation to our members and showcase what KCCU is all about and what we mean to the community.

Take the opportunity to refer a friend or a family member with our BYF program. It only makes sense to refer someone to get the best service in town!

Past prizes have included a TV, an Ipod, a gift certificate for M&M Meats and a digital camera



**Bring Your Family! Bring Your Friends!**



**Bring in new members to Win great prizes**

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



## The KCCU Crew at the Hotel Dieu food Blitz on May 14th



# Social Engagement Report

By Dave Bull, B.A. Credit Manager



KCCU has a primary website at [www.kccu.ca](http://www.kccu.ca) which hosts Member Direct online banking and it also has links to KCCU's presence on facebook, twitter and You Tube. An update on our progress: We have 147 Likes on Facebook (up from 107 last Common Bond) and 156 followers on Twitter (up from 68). 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.

We are careful to share only valuable (albeit fun) 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 continue to 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, news and press releases, product information, hours and locations, contact information and much more.

You may have noticed that KCCU is becoming more active in promotion of social media. We have staff involved in regular facebook and twitter posts as well as keeping up on You Tube with links. We have a goal of an involved and engaged membership who can see what we are supporting in the community, what's going on at the credit union (in real time) and a feedback mechanisms that includes member surveys, comments, likes and an ongoing process of improvement by making the community aware of KCCU and what we stand for as a cooperative community financial institution.

## Pancake Tuesday at the Credit Union



Management prepared a full pancake breakfast for all staff.

# Product Spotlight: Dividend Savings Account

The Dividend Savings Account is an account unique to credit unions. It is the account most of your dividends (profit sharing) are deposited in. It is also the account where your annual dues are debited for being part of the co-operative financial sector. The annual dues are generally \$7 per member and they fund such things as provincial and national goals for credit unions, such as advertising, legislative reform

**KCCU has a long and proud history of sharing its profits with members.**

For more details on what your dues are used for go to the following link on the KCCU website. (Under About Us / Press Releases).

The dividends you receive have historically always far exceeded the dues we all pay to the co-operative system. Dues are a bargain at \$7 compared to dividends which have historically been upwards of \$20-\$140 (depending on the services you use and the balances you keep on hand).

Last year (the year ending December 31, 2013) KCCU members voted at the Annual General Meeting to approve the Board of Director’s recommendation for a 1.5% dividend on Dividend Savings, a 3% interest rebate on Personal Variable Loans and a 3% service charge rebate on Demand Accounts to all members. These were all deposited into your Dividend savings account.

The 10% dividend on ownership shares (also known as equity shares) was deposited into your ownership share (Equity) account. All other profit sharing is deposited into your Dividend savings account.

I have said this to members for years, so I thought it would be a good idea to reiterate it in the Common Bond for the benefit of any members who might be interested.

The dividends paid on the Dividend savings account itself are based upon the minimum monthly balance for the calendar year the members approve dividend payment on at the Annual General Meeting. Although we have always paid a dividend as long as I can remember, it is important to recognize that it varies and it is based upon the previous year’s financial performance and not guaranteed like interest. In theory, it is possible a dividend might not be paid, so one must factor that into choosing between investment accounts.

One of the advantages of the Dividend Savings Account is that the money is available at any time, like a savings account and unlike a fixed term investment locked in at a specific rate for a specific term.

The Dividends and profit sharing are only paid once a year usually in early March. If you ever want to discuss investment options at KCCU, please call for an appointment at 613-384-5555.

To get the current up-to-date information each year or to learn about this visit [kccu.ca](http://kccu.ca)

## Member Satisfaction Survey: You gave us top marks!

We would like to thank all of those members who participated in our member survey posted on our website and in our branches over the past couple of months. We value your information and we will be reviewing your comments very carefully and addressing any and all concerns. As always, letting us know how we are doing helps us to know how keep making KCCU better and more responsive to members.

We once again received excellent scores for overall satisfaction, especially in regard to the effort and ability of our staff.



Over 99% of our members reported being either “very” or “mostly” satisfied! Thank you for the great comments and feedback. We will contact all members who had questions and answer them one on one!

**Thank-you to all who participated  
Congratulations to our Contest Winner: Jennifer Hennigar!**

# Fraud Awareness: Identity Theft and Identity Fraud

March was Fraud Awareness Month. At KCCU branches you may have noticed our pamphlets and information in your local branch. In case you missed it, we wanted to share some of the information with you.

## This bulletin is from March of 2014.

The Canadian Anti-Fraud Centre (CAFC) warns consumers and businesses to be on the lookout for a variety of identity theft and fraud tactics used by scammers. Scammers are executing a number of sophisticated schemes and scare tactics to trick consumers into providing their personal or financial information.

**fraud:** Recognize It,  
Report It,  
Stop It.

## Identity Theft

Identity theft refers to the preparatory stage of acquiring and collecting someone else's personal information for criminal purposes. As of January 8, 2010, Senate Bill S-4 became law, making it illegal to possess another person's identity information for criminal purposes.

- Identity theft techniques can range from unsophisticated, such as dumpster diving and mail theft, to more elaborate schemes.
- Technology, mainly the Internet, facilitates more elaborate schemes, such as skimming, phishing, and hacking as criminals gather profiles of potential victims. Computer spywares and viruses, designed to help thieves acquire personal information, are an emerging trend.

## Identity Fraud

Identity fraud is the actual deceptive use of the identity information of another person (living or dead) in connection with various frauds (including for example personating another person and the misuse of debit card or credit card data).

Criminals can use your stolen or reproduced personal or financial information to:

- access your computer
- access your email accounts
- access your bank accounts
- open new bank accounts
- transfer bank balances
- apply for loans, credit cards and other goods and services
- make purchases
- hide their criminal activities
- obtain passports or receive government benefits

## How to Protect Yourself

- Identity theft can occur over the Internet or telephone, or via fax or regular mail. Therefore, be particularly wary of unsolicited e-mails, telephone calls or mail attempting to extract personal or financial information from you; Ask yourself if you really need all of the identity documents you carry in your wallet or purse. Remove any you don't need and keep them in a secure place instead;
- Periodically check your credit reports, bank and credit card statements and report any irregularities promptly to the relevant financial institution and to the credit bureau;
- During transactions, it's safer to swipe your cards yourself than it is to allow a cashier to do it for you. If you must hand over your card, never lose sight of it;
- Always shield your personal identification number when using an ATM or a PIN pad;
- Memorize all personal identification numbers for payment cards and telephone calling cards. Never write them on the cards;
- Familiarize yourself with billing cycles for your credit and debit cards;
- Trash bins are a goldmine for identity thieves. Make sure you shred personal and financial documents before putting them in the garbage and;
- When you change your address, make sure you notify the post office and all relevant financial institutions (your bank and credit card companies).

If you think you or someone you know has been a victim of fraud, please contact the Canadian Anti-Fraud Centre at 1-888-495-8501 or <http://www.antifraudcentre.ca>.

If you believe any service you have with KCCU has been compromised please call us immediately at your local branch or send us an e-mail to [kccu@kccu.ca](mailto:kccu@kccu.ca). Make sure you get an acknowledgement to ensure your advice has been received.

## KCCU: Web-based Fraud Prevention Reference Materials

At KCCU we take protecting our members against fraud very seriously. Under the [Banking] tab on [kccu.ca](http://kccu.ca) there are three items on the dropdown menu you should be aware of and may wish to refer to:

- Fraud and Scam alerts
- Preventing Fraud
- Reporting Fraud

[kccu.ca](http://kccu.ca)

# Fraud Warning: How Can I Recognize a Scam?

- 1 It sounds too good to be true  
You've won a big prize in a contest that you don't recall entering. You're offered a once-in-a-lifetime investment that offers a huge return. You're told that you can buy into a lottery ticket pool that cannot lose.
- 2 You must pay or you can't play  
"You're a winner!" but you must agree to send money to the caller in order to pay for delivery, processing, taxes, duties or some other fee in order to receive your prize. Sometimes the caller will even send a courier to pick up your money.
- 3 You must give them your private financial information  
The caller asks for all your confidential banking and/or credit card information. Honest businesses do not require these details unless you are using that specific method of payment.
- 4 Will that be cash... or cash?  
Often criminal telemarketers ask you to send cash or a money order, rather than a cheque or credit card. Cash is untraceable and can't be cancelled. And, crooks also have difficulty in establishing themselves as merchants with legitimate credit card companies.
- 5 The caller is more excited than you are  
The crooks want to get you excited about this "opportunity" so that you won't be able to think clearly.
- 6 The manager is calling  
The person calling claims to be a government official, tax officer, banking official, lawyer or some other person in authority. The person calls you by your first name and asks you a lot of personal or lifestyle questions (like how often do your grown children visit you).
- 7 The stranger calling wants to become your best friend  
Criminals love finding out if you're lonely and willing to talk. Once they know that, they'll try to convince you that they are your friend – after all, we don't normally suspect our friends of being crooks.
- 8 It's a limited opportunity and you're going to miss out  
If you are pressured to make a big purchase decision immediately, it's probably not a legitimate deal. Real businesses or charities will give you a chance to check them out or think about it.

## What can I do to protect myself?

Remember, legitimate telemarketers have nothing to hide

- However, criminals will say anything to part you from your hard-earned money.
- Be cautious. You have the right to check out any caller by requesting written information, a call back number, references and time to think over the offer.

Legitimate business people will be happy to provide you with that information. After all, they want the "bad guys" out of business too. Always be careful about providing confidential personal information, especially banking or credit card details, unless you are certain the company is legitimate. And, if you have doubts about a caller, your best defence is to simply hang up. It's not rude – it's smart.

If you're in doubt, it's wise to ask the advice of a close friend or relative, or even your banker. Rely on people you can trust.

Remember, you can Stop Phone Fraud - Just Hang Up!

I suspect that a relative or friend is being targeted by unscrupulous telemarketers.

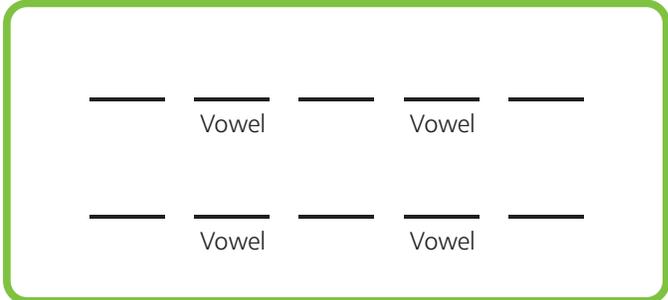
## What can I do?

- Watch for any of these warning signs
- A marked increase in the amount of mail with too-good-to-be-true offers.
- Frequent calls offering get-rich-quick schemes or valuable awards, or numerous calls for donations to unfamiliar charities.
- A sudden inability to pay normal bills.
- Requests for loans or cash.
- Banking records that show cheques or withdrawals made to unfamiliar companies.
- Secretive behaviour regarding phone calls.

If you suspect that someone you know has fallen prey to a deceptive telemarketer, don't criticize them for being naïve. Encourage that person to share their concerns with you about unsolicited calls or any new business or charitable dealings. Assure them that it is not rude to hang up on suspicious calls. Keep in mind that criminal telemarketers are relentless in hounding people – some victims report receiving 5 or more calls a day, wearing down their resistance. And, once a person has succumbed to this ruthless fraud, their name and number will likely go on a "sucker list", which is sold from one crook to another.

# Wayfarer Quiz – Spring 2014

By the time you read this, one of the most persistent winters in recent memory will have finally yielded (We hope!) the meteorological stage to a tardy spring. Speaking of drama, the 1990 Gage Dictionary of Canadianisms includes the term “Winter Madness”, defined as “a state of mental unbalance caused by isolation in remote northern outposts”. There is a related but more common expression which characterizes the experience of being confined indoors for too long:



(Hint: vowels occupy the 2nd and 4th positions in each of the two five-letter words which comprise this term.)  
Bring in the correct answer for a 10% discount on your next cash purchase.



The answer to the previous quiz:  
MAGIC

## 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  
Facsimile: (613) 531-8248

**KGH Branch:**  
76 Stuart St., Kingston, ON K7L 2V7  
Telephone: (613) 507-5746  
Facsimile: (613) 507-5747

