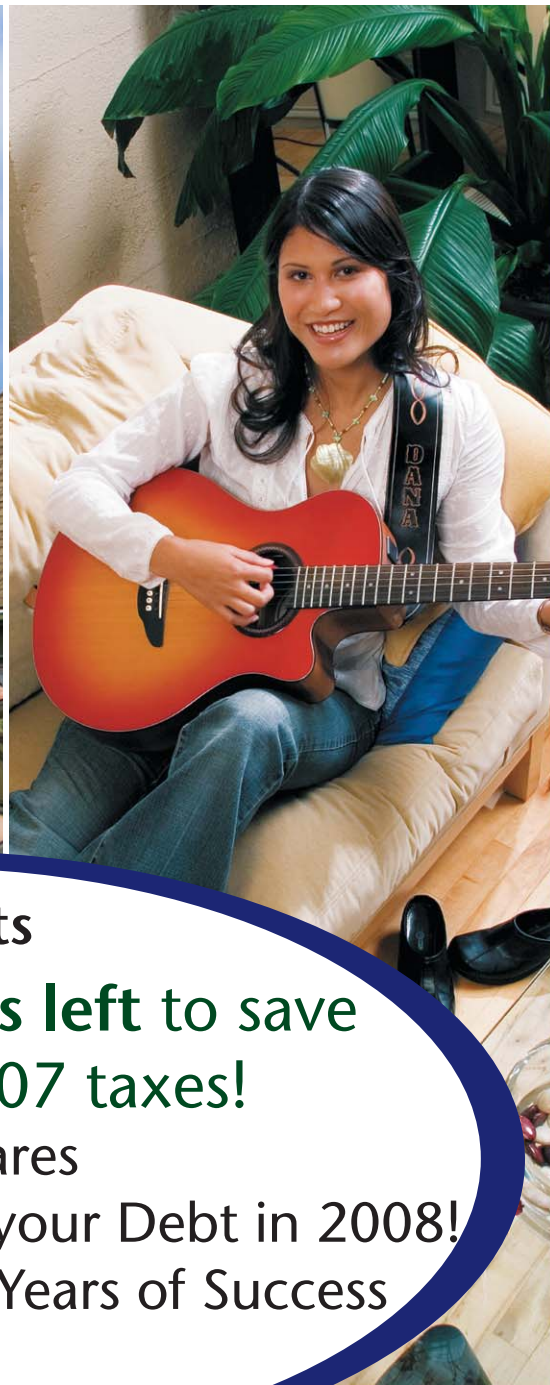


# Money Matters

## OMISTA eNewsletter



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**CREDIT  
UNION**

**OMISTA**

853-7179

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

# Power Your Own Future.



## Only 5 days left to SAVE on your 2007 taxes!!

Do you want to invest your money where your return is potentially unlimited and your principal is secure? Here's a smart way to participate in the Canadian stock market!

An Index/Equity-Linked term deposit might be right for you. It lets you invest your money in the stock market, without risking your principal. With an Index/Equity-Linked term deposit, you are guaranteed your full principal at maturity. However, unlike a standard term deposit, the interest rate is not specified at the time you invest. An Index/Equity-Linked deposit allows investors to profit from the performance of one or more stock market indexes such as the TSX or S&P or a group of leading Canadian companies to which it is linked. **Past total returns have been up to 50%!** Potential earnings like this, and protection of your full principal, make an Index/Equity-Link term deposit a promising addition to your RRSP plan.

- No risk to your original investment
- Potential for unlimited return
- Profit from the performance of TSX, S&P, leading Canadian companies
- Protection from sharp declines in indices
- Principal guaranteed

Get the advantages of playing the market and power your own future. Contact an OMISTA Credit Union financial expert to learn more.



# Invest in Your Future with OMISTA Preferred Shares.



**YOUR FUTURE**

## A Rare Investment Opportunity

- Annual return is 2% ABOVE OMISTA's highest 5 year GIC rate\*.
- Select number of shares available.
- RRSP eligible.
- Limited time offer!

Take control of planning for your retirement with OMISTA "Class A" Preferred Shares.

### Why are we offering Preferred Shares?

We are offering these shares to enhance our financial position so that we can grow and expand the products and services we offer to our owners. This will provide OMISTA Credit Union flexibility to take advantage of possible future financial opportunities and serve our owners better.



"Be part of OMISTA's continued growth. Your investment in OMISTA Credit Union is an investment in the economic future of your community."

- Tom Saulnier  
Branch Manager, Heritage Court



\*As posted during the sale period. Limited time offer. Some conditions apply. Exclusive to OMISTA Credit Union owners. The rate of return, the principal invested, and the right to redeem Class A Preferred Shares is not guaranteed. Class A Preferred Shares are not insured by NBCUDIC or by any similar corporation or entity.

# Make Your Own Playdate.



Have you started off another new year in debt?

With the additional expense of Christmas added to today's regular household costs and the expense of just living life, debt can pile up. If you have high interest rate credit cards and loans, only a small amount of your monthly payment is actually going to pay down that debt... most of it is being eaten up by interest.

You may be able to lower your monthly payments and pay off your existing debt sooner by consolidating your higher interest rate balances with an OMISTA consolidation loan. You may even be able to reduce your total monthly payments.

Pay off higher-interest rate credit cards and bills with a consolidation personal loan. You'll make only one affordable monthly payment when you consolidate your debt, plus you can even get extra cash to use for any reason. OMISTA has a variety of solutions to make your money work for you\*.

Now that you've freed up some monthly cash flow, invest in yourself and your future with an RRSP contribution. RRSPs can provide you with immediate tax savings and they are the simplest, surest way to help you achieve a secure retirement. You can even borrow at Prime and save money on your 2007 tax return!

Contribution deadline is February 29th, 2008.

Give your OMISTA Financial Service Expert a call or visit the branch and get us working on your needs today. \*OAC.

# 70 Years of Success

OMISTA Credit Union  
1938 - 2008

**You make OMISTA shine brilliantly!**

Please join us in celebrating the 70th Anniversary of OMISTA Credit Union and Grand Re-opening of our Cornhill Street Branch.

Owners and guests are invited to enjoy a Wine and Cheese reception with entertainment by jazz musician Hugh Brown.

Date: Wednesday, March 19, 2008

Time: 4:30 pm to 6:30 pm

Location: 151 Cornhill Street,  
Moncton NB

Prize opportunities for owners in attendance!\*



Original location of Moncton Shops (CN) Credit Union. Residence of founding member Frank Young, Birch Street, Moncton.

\*Some conditions apply.



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