



*whole family financial services*

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## The Face of Fraud: A sad reality

Believe it or not, there is no typical fraud victim in Canada. It can happen to anyone.

The risk of becoming a fraud victim is not linked to your age, race, income or geographic location. Scammers don't care about any of that – they just want our hard earned money.

These are professional criminals. They know what they're doing and unfortunately for their victims, they actually do it well.

### You wouldn't fall for it?

Thousands of Canadians are defrauded each year. Scam artists are up to date and well organized. They use the latest trends and sophisticated techniques:

- Professional marketing materials
- Well-crafted and researched telephone scripts, which are traded among criminals
- Putting you at ease with their friendly tone and "generous" offers
- having believable answers ready for your tough questions

- Impersonating legitimate businesses, charities and causes
- Expertly using your own emotions to persuade you
- Pricing of a product is much less than the price for the same product on the open market
- Offering you a large payment or reward in exchange for allowing the use of your financial account – often to deposit cheques or transfer money.
- Overpaying for your goods or services with instructions to wire excess funds back to the fraudster...the original cheque gets returned as counterfeit leaving you out the whole amount.

## Beware of the perfect pitch!

**Here are some common examples of fraud:**

**Is your credit really protected?**

**The Pitch:** They say, "we'll protect you from scammers who could run up huge debts on your credit cards without you knowing. Just send us your card numbers and we'll protect you for a nominal fee."

**The facts:** Offers of credit protection or "insurance" against fraud are just attempts to get your credit card numbers and your money. Call your credit card companies or your credit union first. If someone fraudulently uses your cards, most companies hold you responsible only for the first \$50, and many waive all losses.

**Do you absolutely need that money?**

**The Pitch:** A call, a letter or an e-mail from a "highly-placed" official of a foreign government requests your assistance to transfer a large amount of money. If you can help, you'll earn a huge fee!

**The facts:** Beware of anyone asking you to deposit a cheque and to return some of the money or send some of the money to someone else. Such cheques are usually counterfeit. The deposit will look legitimate until the cheque bounces and then you're out the money. Businesses or anyone selling goods on the internet or through newspapers should be especially suspicious of cheques received for payment of goods that exceed the agreed upon amount of the purchase and then request return of the overpayment to the purchaser. Always wait for the cheque to clear prior to returning any overpayment as it is likely the cheque is either stolen or counterfeit.

## Time to protect yourself!

Crooks can do bad things with your good name. They are sophisticated and continuously adapting their strategies to improve their success rates. The examples provided are common, however there are many more, and new strategies manifest frequently. This is why it is so important for you to protect your precious personal information. Ask all marketing, research or charity callers for the following:

- Detailed, written information that you can check yourself.
- Time to think about the offer. Scam artists pressure you for an answer, saying the offer will expire or go to the next person if you don't act now.
- Valid references and the means to contact them.
- A call-back number. But beware – a crook can give you a number where a colleague is standing by to finish taking your money.

You should also remember to shred unwanted personal documents such as transaction records, credit applications, insurance forms, cheques, financial statements and tax returns.

# What's New?

## Banking

### About THE EXCHANGE

#### Network®

#### Thousands of surcharge-free ATMS!

THE EXCHANGE® is a network of banks and credit unions that have come together and agreed to never charge each other's cardholders any surcharge fees—at thousands of ATMs across Canada. As a proprietary ATM network, THE EXCHANGE® Network offers the only inter-institutional, full-function ATM network in Canada. As a Frontline Credit Union member you are entitled to use this network and benefit from the large number of ATMs scattered across Ottawa and even Canada!

### Stop paying through the nose!

Surcharge-free withdrawals, deposits or PIN changes, Canada-wide. You will never pay any surcharge fees to access your own money even if you use another member institution's ATM network. Of course, you still have to pay your normal account fees, if applicable, but that's it, nothing extra.

*No more buck fifty here, buck fifty there, every time you use an ATM.*

So long as they're all part of THE EXCHANGE® Network, bank customers can use credit union ATMs and Credit Union customers can use bank ATMs, surcharge-

## Sharing

### Discounted CAA memberships for our members

Thanks to our relationship with CAA North and East Ontario, our members are now entitled to save big on their annual CAA memberships. All membership options are heavily discounted, it all depends on how much coverage you need.

CAA PLUS®	CAA PLUS® Associate	CAA Classic®	CAA Classic® Associate
<b>\$80/year</b>	<b>\$60/year</b>	<b>\$50/year</b>	<b>\$30/year</b>
reg. <b>\$128.50</b>	reg. <b>\$92.50</b>	reg. <b>\$78.50</b>	reg. <b>\$50</b>

Here are some more details to remember!

- Our CAA contact is Melanie Sterling (613-820-1895 ext.6297)
- Please quote reference Code **FLINE**
- New rate will be applied upon Renewal

CAA offers you an incredible list of services and benefits that no other club anywhere can match. Your CAA Membership offers travel, insurance,

free. Just look for ATMs with THE EXCHANGE® logo.

## Check the back, Jack!

Want to know if you're part of THE EXCHANGE® Network? Simply check the back of your debit card for THE EXCHANGE® logo or check to see if your bank or credit union is a member of THE EXCHANGE® Network.

## Investing

### Our Index-Linked Term Deposit

Investing your hard earn money in vehicles earning in and around 2% can be a tough pill to swallow. Our Index-linked Term Deposit is a great alternative that offers higher interest potential while your principal remains protected! It's an investment vehicle that is available in two term lengths, 3 and 5 year.

### Performance

Index-Linked Term Deposits are fixed term deposits that pay a return based on the performance of the S&P/TSX 60 index.

### Security

Index-Linked Term Deposits have the security of principal protection. No matter what happens to the stock market, you are guaranteed the return of your principal when your deposit matures.

### Benefits

- 100% principal protection
- provincial deposit insurance
- RRSP and TFSA eligible
- no fees or commissions

Find out if an Index-Linked Term deposit is a good fit for you and your investment portfolio.

For more information please contact

Lynn Rowsell - lrowsell@frontlinecu.com  
Jean Pagé - jpage@frontlinecu.com

financial and personal security benefits.

## Community

### Join the Family, help a family!

Starting **Credit Union day**, October 16th we are proudly launching a brand new member referral/acquisition campaign! The idea is simple and three fold, refer a friend or family member to join the Frontline Credit Union family and help a family in need!

Here's the breakdown for every new membership opened during the campaign:

- **\$25** will be donated to the Ottawa food-bank
- **\$25** for the new member
- **\$25** for the referring existing member

### The Food Drive!

We are also hosting a canned food drive for the Ottawa Foodbank. In addition to the money raised, we are trying to collect as much food as we can to help families put some hearty food on the dinner table this upcoming holiday season!

It's really that easy and everyone wins, Join the family, help another.

Be sure to join us at the main branch for refreshments and cookies to kick off this campaign and celebrate Credit Union Day.

## Launching October 16th!

\*past performance of the Index does not guarantee future performance. The return on deposit will fluctuate in relation to the performance of the stocks underlying the Index. The value of the Index used to determine the return on the Index-linked term Deposit will be determined by the Credit Union Central of Ontario Limited or its designee.

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# Business Spotlight!

## Core Connections Physiotherapy

It was time we look for efficient and creative ways to generate additional revenue for your Credit Union. We are fortunate to have a great location in the heart of Westboro, a sought after area for local business owners. After several small "facelift" procedures our available commercial space was transformed. We're thrilled to have found the perfect business compliment for this now attractive space.

We are proud to introduce our new tenant at 363 Richmond Road – Core Connections Physiotherapy!

**They specialize in the following areas;**

**Orthopedic manual therapy:**

**Pelvis floor physiotherapy for women and men**

**Pre and post natal physiotherapy**

## Meet the Team



From left to right

Heather Grewar,  
Physiotherapist

Janelle Syring,  
Physiotherapist

Monate Praamsma  
Physiotherapist

For more information visit [www.core-connections.ca](http://www.core-connections.ca)



The Ottawa Cooperative banking Big Bike  
Team!

Breaking track records and raising over

Join the family,  
help another!

\$25 for the foodbank  
\$25 for the new member  
\$25 for the referring member

Referring Member

[Redacted Name]

\$4000 for the Heart and Stroke Foundation!

Come Credit Union Day, October 16th 2014,

be sure to ask about our member referral

campaign and grab a voucher!

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## **Wishing all of our members a great Thanksgiving weekend!**

**Our phone number is:**

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