

Your Education Credit Union is pleased to make the following offer to **Algonquin College employees** affected by the labour disruption:

No payments on personal loans and line of credit loans until the labour disruption ends.

Help on arranging your finances so you can cope during the labour disruption.

If you are concerned about making ends meet during the labour disruption, here are a few suggestions that may help:

- Determine what bills and expenses you will have over the next few weeks or months.
- Make a list of all sources of income to help you meet your financial obligations (eg. savings, investments, family assistance).
- Talk to your financial institution about your situation. You may be able to arrange a deferment of debt payments.
- Consolidate credit card balances into a personal loan or line of credit.
- Don't use credit cards for living expenses or temporary financing, arrange for a personal loan or line of credit at lower interest rates.
- Avoid purchases or expenses that are not necessary at this time.
- Mortgage payments should normally be kept current to avoid compound interest. In order to do this you may be able to arrange a personal loan, line of credit or increase your line of credit limit to accommodate your mortgage payments.

Call Your Education Credit Union and make an appointment to discuss your financial situation.



Your Education Credit Union

Part of Your Credit Union Family

14 Chamberlain Ave Ottawa ON K1S 1V9 Telephone: 238-8001 Fax: 238-2149	261 Centrepointe Dr Nepean ON K2G 6E8 Telephone: 225-5654 Fax: 225-7674
---	--

Visit www.yourcu.com for other branch locations.
Touchtone Banking - 567-5465 or 1-866-246-9299
e-mail: info@yourcu.com