

Business Locations

Hamilton West

1685 Main St. West, Unit #100

◆ 905-526-7244 ◆
◆ Fax: 905-526-0334 ◆

Hamilton Mountain

209 Limeridge Road East
(at Upper Wellington)

◆ 905-575-8888 ◆
◆ 1-866-808-2888 ◆
◆ Fax: 905-575-3104 ◆

St. Joseph's Hospital

50 Charlton Ave. East

◆ 905-522-1155 ext. 32910 ◆
◆ Fax: 905-308-7224 ◆

Brantford

368 Colborne Street

◆ 519-756-6942 ◆
◆ Fax: 519-756-9811 ◆

Burlington

426 Brant Street

◆ 905-335-7650 ◆
◆ Fax: 905-639-8414 ◆

Business Hours

Hamilton Branches

- ◆ Monday, Tuesday, Friday ◆
9:30 a.m. to 5:00 p.m.
 - ◆ Wednesday ◆
10:30 a.m. to 5:00 p.m.
 - ◆ Thursday ◆
9:30 a.m. to 6:00 p.m.
 - ◆ Saturday ◆
9:30 a.m. to noon

St. Joseph's Hospital Branch

- ◆ Mon., Tues., Thurs., Fri. ◆
8:30 a.m. - 4:30 p.m.
 - ◆ Wednesday ◆
10:30 a.m. - 5:00 p.m.
- ◆ Closed daily 1:30 p.m. - 2:30 p.m. ◆

Burlington Branch

- ◆ Open Tuesdays, Thursdays and Fridays ◆
9:00 a.m. - 5:00 p.m.
- ◆ Closed daily 1:30 p.m. - 2:30 p.m. ◆

Brantford Branch

◆ Monday to Friday ◆
9:30 a.m. - 5:00 p.m.

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◆ e-mail at hmecu.info@hmecu.com ◆

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We understand that everyone's needs are different. You may be planning for retirement or ready to start retirement or you may be saving for your children's education. Some of the ways we help our members include;

- ◆ Understanding your OMERS or HOOPP pension
- ◆ What you need to do now to retire comfortably in the future
 - ◆ *How to retire early*
 - ◆ *RRSP's vs. Nonregistered Investments*
- ◆ Choosing the Right Investments
 - ◆ *Mutual Funds (through Worldsource Financial Management Inc., sponsoring Mutual Fund Dealer), GIC's and other solutions*
- ◆ Minimize Income Tax
- ◆ What to do with sick bank & vacation pay at retirement
- ◆ Education Planning
 - ◆ *RESP's & In-trust Accounts*
- ◆ Estate Planning
 - ◆ *Tax & Probate Strategies*

Whatever your unique needs are, HMECU has the expert advice as well as the products and services to help you be successful.

Our experienced and professional staff are salaried employees (no commissions) of your credit union and therefore your best interest is our #1 priority.

Before you make decisions that could impact the rest of your life call someone you can trust.

Just a few minutes of your time could make the financial difference of a lifetime!

Please call **(905) 575-8888**
or **Toll Free at 1-866-808-2888**
to book your appointment.

Additional Products and Services provided through HMECU.



Graham Clark
Mutual Fund Advisor



Mark Stanners,
Financial Planner

