

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.

CU-LINE™

24 Hour Banking By Phone
Phone: (905) 574-9321 Toll-free: 1-866-608-9321

CU-NET™

24 Hour Internet Homebanking
www.hmecu.com
e-mail at hmecu.info@hmecu.com

™ CULINE is a trademark owned by the Credit Union Central of Ontario, used under license.

™ CUNET is a trademark owned by the Credit Union Central of Ontario, used under license.



MEMBER SERVICES

Big Enough to Serve You
Small Enough to Know You



www.hmecu.com



www.hmecu.com

Member Products & Services

Chequing and Everyday Banking

- ◆ Free Chequing Available
(See Supermember Service Package)
- ◆ Overdraft Protection / Line of Credit
- ◆ Investor Savings
- ◆ Life Savings
- ◆ Daily Interest Savings
- ◆ Special Deposit Savings
- ◆ U.S. Savings Account
- ◆ Advantage 60 Plus Savings
- ◆ Fat Cat™ (for kids)
- ◆ Headstart (for teens)

Deposits

- ◆ Short and Long Term GIC Deposits: 1 to 5 years
- ◆ Index-Linked Term Deposits
- ◆ Mutual Funds (*through Worldsource Financial Management Inc., sponsoring Mutual Fund Dealer*)
- ◆ Rate Riser

Registered Plans

- ◆ Registered Retirement Savings Plans
- ◆ Registered Education Savings Plans
- ◆ Registered Retirement Income Funds
- ◆ Self-Directed Plans
- ◆ Mutual Funds (*through Worldsource Financial Management Inc., sponsoring Mutual Fund Dealer*)

Loans & Mortgages

- ◆ Vehicle Loans
- ◆ Personal Loans
- ◆ Consolidation Loans
- ◆ Student LOC
- ◆ Re-advanceable RRSP Loans
- ◆ Mortgages
- ◆ Up to 100% Mortgage Financing
- ◆ Super Mortgage
- ◆ "Take the Cash" Mortgage
- ◆ Less than Prime Mortgage
- ◆ Life and Disability Loan Insurance
- ◆ MERITLine Home Equity Line of Credit

Payroll

- ◆ Direct Deposit
- ◆ Payroll Deduction

Financial Planning Services

- ◆ Free professional investment and financial planning advice
- ◆ OMERS or HOOPP pension experts
- ◆ Planning for Retirement
- ◆ Choosing the Right Investments
- ◆ Minimize Income Tax
- ◆ Education Planning
- ◆ Estate Planning

Other Services

- ◆ Automated Teller Machines
- ◆ Interac, PLUS, and Exchange (surcharge free) Networks
- ◆ ATM/Debits card
- ◆ MasterCard® Credit Card
- ◆ CU-Net™ Internet Home Banking
- ◆ CU-Line™ Phone Banking
- ◆ Bill Payments
- ◆ Travellers Cheques
- ◆ Travel Insurance
- ◆ Money Orders
- ◆ U.S. Cash
- ◆ Safety Deposit Boxes
- ◆ Transfer of Funds by Wire
- ◆ Website (www.hmecu.com)

Super Member Service Package*

- ◆ Unlimited use of many electronic services for an all-inclusive price of \$6.95 a month which includes unlimited chequing and direct debit
- ◆ Discount loan and mortgage rates
- ◆ Deposit rate bonuses

* *deposit of full pay or pension required*

Super Senior & Student Service Package

- ◆ Same as above only the \$6.95 monthly fee is waived (for seniors and full-time students up to age 25)

Services "On-Line"

At www.hmecu.com members can access:

- ◆ CU-Net™ On-line banking
- ◆ Financial Calculators
- ◆ MasterCard® Services
- ◆ On-line Loan Application and Cheque Ordering
- ◆ Promotional Information
- ◆ Q-Trade discount brokerage stock trading/investing
- ◆ Quick Tax Web on-line personal income tax
- ◆ Product, service and rate information

Mutual Funds through Worldsource Financial Management Inc., sponsoring Mutual Fund Dealer