

INVESTMENT OPPORTUNITY

AVOID GETTING SKIMMED

BURSARY AWARD WINNERS

PACESETTER



Polo for Heart Gallops to Success

The **29th annual PACE Polo For Heart**, Canada's largest and most prestigious international charity polo tournament, was held on June 20th to 22nd in support of the Southlake Regional Health Centre and the Heart and Stroke Foundation of Ontario.

"We had one of our best events ever this year," said Mike Egan, co-chairperson for the event. "We had great weather, we raised a lot of money and everyone had a great time." This year the three-day charity event raised a remarkable \$205,000.

Equally dividing the proceeds from the event, the Southlake Regional Health Centre Foundation will put its portion toward the purchase of diagnostic and treatment

equipment for its cardiac care program and the Heart and Stroke Foundation will contribute to its Chase McEachern Tribute Fund.

"PACE believes we all benefit when we come together to help the community," said Larry Smith, President & Chief Executive Officer for PACE. "We're thrilled to have been involved."



Website Picks Up the PACE

If you haven't already, you will want to check out the new functionality of the PACE website launched on August 8, 2008. We constantly strive to provide our members with a user-friendly experience that will offer simple navigation and improved features. The new look makes it easier to quickly find what you're looking for with the home page clearly displaying important updates and announcements.

You also now have instant access to internet banking with many enhanced options available including the ability to sort transaction data by date and type. Register online today for 24/7 access to all of your accounts!



PACE Charity Golf Tournament FIRST YEAR A SUCCESS!

Held on August 28, 2008 at Angus Glen in support of the Heart & Stroke Foundation of Ontario, an impressive \$22,000 was raised from sponsors and participants. And the 19th hole was a big hit too!

L to R: Mike Smith, Smith Rogers Financial; John Taylor, York Regional Councillor; Dan Coldwell, VP Business Development, PACE; Nancy Laudenbach, MASS Insurance

PACE Perfects Performance at New Branch



A new state-of-the-art branch has been created to provide PACE Credit Union members with optimum service, a central location and easy access. As of August 18, 2008, **PACE's 5799 Yonge Street branch has moved to 8555 Woodbine Avenue at Highway 7 in Markham.** Our phone number will continue to be 416.223.7556 for the next 6 months. The new number and any other news will be communicated to you through the PACE website at www.pacecu.com.

On September 2, 2008 **PACE's 411 Manhattan Drive branch also moved to the new Woodbine Avenue location.** For further information contact the branch at 905.477.4311 or visit our website.

It Belongs to You
COME CELEBRATE
CREDIT UNION DAY

Be sure to visit your PACE Credit Union branch on **Thursday October 16, 2008** in celebration of **Credit Union Day.** Join us for refreshments and pick up your free eco-bag, compliments of PACE.

There will be a limited number of RRSP eligible PACE Series 03 Class B Shares available for purchase.

DIVIDEND HISTORY				ANNUALIZED COMPOUNDED RETURN
YEAR 1	YEAR 2	YEAR 3	YEAR 4	
13.00%*	3.00%	5.25%	6.00%	7.27%

*Includes subscription bonus.

Sold by prospectus only. Contact your branch manager for further information.



PACE 2008 BURSARY AWARD RECIPIENTS

The PACE Bursary Awards are designed to assist members of the Credit Union and their children and grandchildren in pursuing post-secondary education. We congratulate this year's recipients whose academic achievements, leadership and community involvement were truly exceptional. They are:

- Aaron Barry • Zoe Brownsell •
- Lea Corriveau • Kathleen J. Davis
- Lauren S. DellaMora • Melissa
- M. Dunn • Kimberly A. Eaton •
- Kiersten L. Frenette • Sean Geddes
- Amanda M. Gibbons • Amrita
- Kaur Gill • Elizabeth M.R. Grisdale •
- Danielle R. Hoover • David E. Hoover
- Nicole T. Hunkeler • Kyle R. Hyde •
- Daphne Jackson • Elana Jackson
- Carla R. Lee • Jessica E. Marshall •
- Michael Edward McFarlane • Sarah
- K. McFarlane • Jessica L. O'Connor
- Shannon K. O'Toole • Cynthia
- J. Stock • Sarina J. Suppa • Jessica
- L. Turbak • Michael T. Wright

GOOD THINGS GROW IN ONTARIO

Buy a locally made car. It may surprise you to learn that the following vehicles were manufactured right here in Ontario. From **Alliston** we get the Honda Civic, Acura CSX & MDX, Pilot and Ridgeline. **Cambridge** brings us the Toyota Corolla, Matrix and Lexus RX350. The Chevrolet Monte Carlo & Impala, Buick Allure, Pontiac Grand Prix, GMC Sierra and Chevrolet Silverado pickups are all made in **Oshawa**. **Oakville** provides us with the Ford Freestar, Edge and Lincoln while the Ford Crown Victoria and Mercury Grand Marquis hail from **St. Thomas**. The Chrysler 300, Dodge Magnum & Charger are made in **Brampton** and the Dodge Caravan, Chrysler Town & Country and Pacifica come from **Windsor**. **Ingersoll** is the home of the Chevrolet Equinox, Pontiac Torrent, Suzuki XL-7.



FOR ALL YOUR AUTO LEASING AND CAR LOAN INQUIRIES, PLEASE CONTACT:
Alison Golanski, Member Service Representative | agolanski@pacecu.com | 416.458.3695



FROM THE DESK OF YOUR CEO

Skim is a four letter word

To all PACE Power Card Members:

At PACE, your peace of mind and security of your funds are a top priority. That's why I want to provide you with tips to help keep your investments protected. I'm sure you've noticed the amazing growth of direct payment and ATM use over the past 10 years. Unfortunately their unprecedented popularity has also spawned a new breed of crime. **Skimming** is the use of devices to capture the magnetic stripe and keypad information from ATM/debit card transactions.

At places such as gas stations, ATMs and restaurants, fraud artists can get information from your card by double-swiping it. They then find out your PIN by watching or secretly video taping you or using a handheld device, the size of a deck of cards, to read and store the encrypted data. This data is used to create a counterfeit card in your name. Victims of skimming often don't realize there's been a crime until weeks later because their actual card hasn't been lost or stolen.

Here are some tips that will help protect you:

- Shield your Personal Identification Number (PIN).
- Never let your PACE Power Card out of your sight and allow only one swipe. Always take your card and transaction record with you.
- Check your statements, balances and transactions and contact us immediately with any discrepancies.
- If your PACE Power Card is lost, stolen or retained by an ATM, notify us as soon as possible.
- Do not disclose your PIN to anyone. Keep your card in a safe place and never lend it to anyone.
- Memorize your PIN.
- When choosing your PIN, do not use obvious information or you could be liable for losses.
- Only conduct transactions when you feel secure.
- Do not use an ATM or debit terminal if it looks suspicious. Call us and report your concerns.

While Interac shared services are among the most secure in the world, debit card fraud can occur. Rest assured, PACE Credit Union reviews each case individually, and in proven cases of fraud, our members are protected from any financial loss.

Larry Smith, PRESIDENT & CEO



Tax Free SIGN ME UP!

Tax Free Savings Accounts are coming to PACE in 2009.

These new registered savings accounts allow you to earn investment income without the tax hit! Stayed tuned for all the details in an upcoming issue.