

Date: October 1, 2009

Subject:

NEW – Changes to DICO Insurance regulations – as of October 1, 2009

Beginning October 1, 2009 The Deposit Insurance Corporation of Ontario (DICO) introduced new changes regarding deposit insurance for your deposits in our Credit Union. Each depositor in the Polish Credit Union is insured to a maximum of \$100,000 for the combined principal, interest, and dividends relating to that Member's Total Deposits. The new change now provides that qualified deposits to registered savings plans including RRSP, LIRA, RIFF and TFSA have unlimited insurance coverage under DICO. This is great news for our members. Deposit insurance is part of comprehensive depositor protection program for all Ontario credit unions which is back by provincial legislation and helps keep Ontario's Credit Unions safe and sound.

For detailed information about your deposit protection coverage visit www.dico.com or pick up a copy of "How Your Deposits Are Insured" at any of our branches.