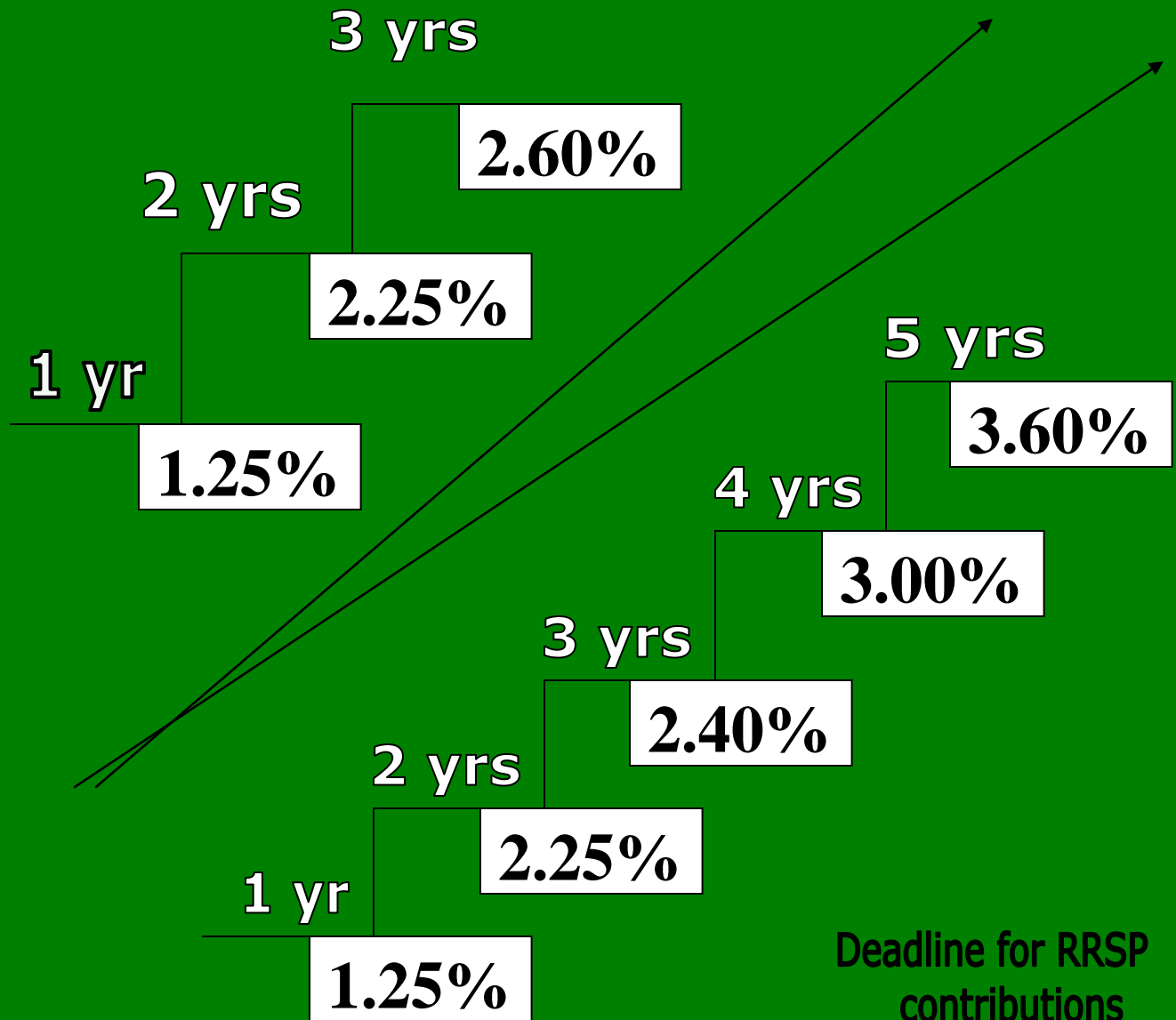


Great RRSP Rates!



Deadline for RRSP contributions
February 29, 2012

*rates are per annum



BUDUCHNIST
CREDIT UNION