

# Sharing Our Profits With You

## Member Equity Plan History

The Crosstown Civic Credit Union Member Equity Plan has returned over \$23,000,000 to the members who borrow and save at the credit union. All members are eligible to benefit from this program

Year	Credit Union	Patronage Dividend Rate	Share Dividend Rate	Total Dividend	Redemption Rate	Cash Redemptions	Misc. Redemptions	Surplus Share Balance
1992	Civic	8.3%	-	\$293,683	-	0	\$10,899	\$282,784
1993	Civic	5.1%	4.0%	184,377	-	0	21,246	
	Crosstown	2.5%	-	200,076	25.0%	49,791	2,415	593,785
1994	Civic	6.0%	6.0%	255,055	-	0	24,062	
	Crosstown	6.5%	-	503,713	33.0%	215,082	10,327	1,103,082
1995	Civic	3.7%	5.0%	225,000	-	0	30,452	
	Crosstown	5.0%	-	502,830	30.0%	277,359	12,700	1,510,401
1996	Civic	3.9%	5.0%	265,000	-	0	17,603	
	Crosstown	2.0%	-	191,164	10.0%	82,586	15,154	1,851,222
1997	Civic	3.0%	5.0%	235,000	-	0	44,839	
	Crosstown	9.0%	-	780,964	50.0%	755,837	25,177	2,041,333
1998	Civic	2.0%	5.0%	200,000	-	0	35,637	
	Crosstown	9.0%	-	861,439	40.0%	634,360	23,907	2,408,868
1999	Civic	3.0%	5.5%	304,300	-	0	56,962	
	Crosstown	9.5%	-	939,212	40.0%	746,766	21,350	2,827,302
2000	Civic	3.0%	5.5%	347,588	-	0	51,894	
	Crosstown	7.0%	-	826,569	20.0%	386,473	57,211	3,505,881
2001	Civic	3.0%	5.5%	397,945	-	0	76,728	
	Crosstown	5.0%	-	656,127	10.0%	212,227	56,158	4,214,840
2002	Civic	3.0%	5.5%	411,301	-	0	101,682	
	Crosstown	5.0%	-	602,645	25.0%	617,218	60,507	4,449,379
2003	Civic	3.0%	5.0%	454,413	-	0	96,620	
	Crosstown	5.0%	-	777,417	20.0%	512,896	58,261	5,013,432
2004	Civic	3.0%	5.0%	557,289	-	0	89,793	
	Crosstown	5.0%	-	854,591	15.0%	428,254	65,785	5,841,480
2005	Civic	3.0%	5.0%	674,957	-	0	133,891	
	Crosstown	5.0%	-	1,047,315	10.0%	338,551	108,568	6,982,742
2006	Civic	3.0%	5.0%	866,584	-	0	165,434	
	Crosstown	5.0%	-	1,458,065	20.0%	877,777	91,395	8,172,785
2007	Crosstowncivic	4.0%	5.0%	2,877,303	10.0%	850,611	679,816	9,519,661
<b>2008</b>	<b>Crosstowncivic</b>	<b>6.0%</b>	<b>5.0%</b>	<b>4,261,000</b>	<b>20.0%</b>	<b>2,250,000</b>	<b>0</b>	<b>\$11,530,661</b>
	Cumulative			<b>\$23,012,922</b>		<b>\$9,235,788</b>	<b>\$2,246,473</b>	

How are patronage dividends and share dividends calculated?

The following is an example:

Balance of Surplus Shares and RRSP Surplus Shares held	Patronage	Shares
Eligible interest on deposits paid to you during the year	\$4,000	\$2,000
Loan interest paid by you during the year	\$6,000	
Share dividend on existing shares at 5.0%		\$100
Patronage dividend on loan and deposit interest at 6.0%	\$600	