



Helping build a **future** for newcomers to **Canada**

If you are a newcomer to Canada,
CIBC YMCA Access to Opportunity™
can get you off to a great start.

Our Facts & Finance™ seminars are designed to provide the advice and information you need about financial services in Canada, to help you make informed decisions for you and your family.

Topics include:

Banking in Canada Surrey- Dec. 2

Designed to help you make informed decisions on building a credit history, saving and investing in Canada

Banking in Canada Vancouver- Dec. 7

Discover how knowing your goal, strategy and developing a smart business plan will help your business succeed in Canada

Starting Your Own Business Chilliwack- Dec. 8

Providing parents with helpful tips to teach their children the value of money and how to save for their children's education



All Fall 2009 seminars are free and are offered at various YMCA locations

To register call:

1-604-685-8066

1-866-278-6209

**For more information and
seminar locations visit:**

www.cibcymcanewcomers.ca



For what matters.

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Facts & Finance is part of CIBC YMCA Access to Opportunity™, a program that provides newcomers to Canada with information about financial literacy through Facts & Finance and job readiness training in CIBC Connection to Employment™.