

CARPATHIA'S INSIGHT

FALL 2020 | ОСІНЬ 2020



Conversion completed!

We are pleased to announce the conversion of our core operating system is now complete! Thank you for your patience during this transition.

Our new website is open for business and all members can now use the same site. The new system provides a more comprehensive website with a host of valuable services to make your transactions easier and more secure.

Some of the new services allow you to:



Be notified of any activity in your account

Push Alerts are text (SMS) or email messages, available on most networks, that notify you of a wide range of account conditions and can be personalized to suit your needs. The core alert categories include: Balance, Activity, Security, Login, Payment, Interac, Loan, Investment, Member Services, and for Small Business functions.



Make deposits - anytime, anywhere

Deposit Anywhere is available through the My Carpathia mobile app to remotely deposit cheques. No need to deposit at an ATM or branch.



Easily transfer funds to all your accounts

Me-to-Me Transfer lets you link your various accounts at any financial institutions to your Carpathia accounts. You can move or send funds to and from other financial institutions.



Access small business online banking solutions

Our new **Member Direct Small Business** allows you to manage your accounts regardless of where you are. Delegates and dual approvals allow staff,

partners, accountants and anyone with permissions to make payments, transfer money and view accounts in the comfort of your own surroundings.

KEY DATES & HOLIDAY HOURS

November 11 - All Branches Closed for Remembrance Day

December 1 - Deadline for Board of Directors Applications

To find out more about these and other services available, visit any of our six branches or online at www.carpathia.ca.



CORPORATE OFFICE

3rd Floor, 952 Main Street
Winnipeg MB R2W 3P4
Ph: 204.989.7400 Fax: 204.989.7715
Hours: Mon - Fri 8:30 am - 5:00 pm

BRANCHES

950 Main Street
Winnipeg MB R2W 3P4
Ph: 204.989.7400 Fax: 204.989.7404

80-2200 McPhillips Street
Winnipeg MB R2V 3P4
Ph: 204.989.7400 Fax: 204.989.7404

1341-A Henderson Highway
Winnipeg MB R2G 1M5
Ph: 204.989.7400 Fax: 204.989.7404

1375 Grant Avenue
Winnipeg MB R3M 1Z8
Ph: 204.989.7400 Fax: 204.989.7404

1-850 Regent Avenue West
Winnipeg MB R2C 3A8
Ph: 204.989.7400 Fax: 204.989.7404

310 Leila Avenue
Winnipeg MB R2V 1L8
Ph: 204.954.7450 Fax: 204.954.7460

Email: info@carpathia.ca
Website: www.carpathiacu.mb.ca

2020 BOARD

Board of Directors 2020/2021

- Dr. Taras Babick** - Chair
- Don Cilinsky** - Vice Chair
- Noella Pylypowich** - Secretary
- Roman Zubach** - Past Chair
- Susan Zuk** - Director
- Nicholas Chubenko** - Director
- Donna Korban** - Director
- Mike Mager** - Director
- Irka Semaniuk** - Director
- Demyan Hyworon** - Director
- Sophia Kachor** - Director
- Eugene Waskiw** - Director

Standing Committees 2020

- Chairpersons:
- Mike Mager**, Audit & Risk
 - Roman Zubach**, Corporate Governance
 - Don Cilinsky**, HR & Compensation
 - Susan Zuk**, Nominating
 - Demyan Hyworon**, Property & Environment
 - Donna Korban**, Community Support



Follow Us!

Instagram: [@carpathiacreditunion](https://www.instagram.com/carpathiacreditunion)

Twitter: [@carpathiaCU](https://twitter.com/carpathiaCU)

Facebook: [@carpathiaCU](https://www.facebook.com/carpathiaCU)

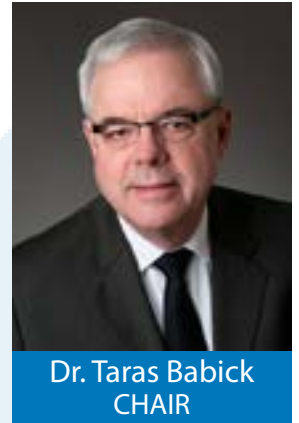
LinkedIn: [carpathiacu](https://www.linkedin.com/company/carpathiacu)

BRANCH HOURS

- Mon - Thu** 9:30am - 5:00pm
- Friday** 9:30am - 6:00pm
- Saturday** 9:30am - 3:00pm
- Sunday** Closed

Greetings from the Board

As Chair of the Board of Directors I hope this newsletter finds you and your family healthy. During these trying times with COVID affecting aspects of our lives, you may have noticed preventative measures that the Credit Union has taken to ensure that all staff and members are kept as safe as possible. Masks and hand sanitizers have become the standard in our place of business. Social distancing may have impeded the close contact service you were previously accustomed to, but we are complying with COVID guidelines.



Now that the Credit Union has concluded all conversions to our new banking system, we are pleased to announce that the integration ensures that the consistency of operating systems can be enjoyed by all members at all six locations. It has been a long time in coming, but the conversion and branding of Carpathia is now fully completed. You may also have noticed that with the conversion that we have introduced a new website along with other products and services that will enhance financial options being made available to you. It is our hope that with the threat of COVID, that new and innovative technologies deployed will make it easier for our membership to do most financial transaction through one of our many delivery channels. Notwithstanding our present challenges, the Board of Directors continues to strive to ensure that Carpathia remains profitable and financially stable. Good governance and practices are in place as staff is working diligently in order to ensure that we are doing all that we can to enhance your financial experience, and to exceed your expectations.



Dr. T. R. Babick
Chair, Board of Directors



Do you enjoy the newsletter?
Get on our mailing list to continue having it delivered!

Three easy ways:
Complete this form and return it to a branch.

or call:
204-989-7449

or email:
marketing@carpathia.ca

Carpathia's newsletter will be available three times a year. Copies will be available in all six branches and on the website.

First Name	Last Name
Street Address	
City & Province	Postal Code

CARPATHIA
CREDIT UNION
КАРПАТІЯ



2020 SCHOLARSHIP *Winners*



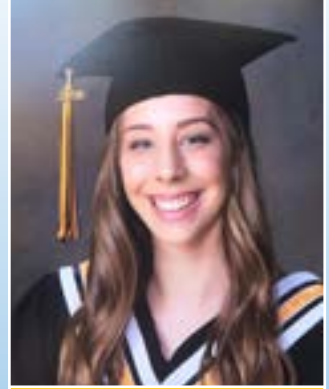
Mark Dudych
Garden City Collegiate



Nina Hutsulak
St. Mary's Academy



Jennifer Karabin
St. Mary's Academy



Martha Krawczuk
Garden City Collegiate



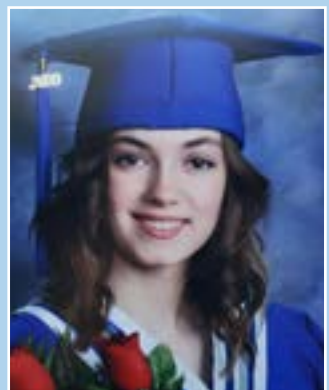
Troy Morison
Miles Macdonell Collegiate



Anna Radawetz
Miles Macdonell Collegiate



Adriana Sawczuk
St. Mary's Academy



Sydney Tuk
West Kildonan Collegiate

Congratulations to our 2020 Scholarship recipients.

We appreciate and support excellence based on strong academic standing and noteworthy participation in extra curricular activities in the Ukrainian community and our community-at-large.

Good luck with your post-secondary studies!

1.99%
5 year fixed mortgage

Rates are subject to change without notice.

LIMITED TIME OFFER



CARPATHIA
CREDIT UNION
КАРПАТІЯ



Push Alerts

Sign up for Push Alerts to get notifications about your account activity via email and/or text message, available on most networks. You can choose the alerts you would like to get, and you can add or remove them at anytime. You can also select how often you receive the notifications (all day, daily, weekly or monthly).

Reintroducing
our



CARPATHIA
CREDIT UNION
КАРПАТІЯ

COMMERCIAL TEAM

Looking to start a business
or save money on your
business banking needs?

Can we help?

Call 204-989-7400 to discover
our full range of products
and services for businesses and
not-for-profit groups.

Gary Peric, Director, Commercial Services

Dan Stanicky, Manager, Business Services

Mike Chomiak, Commercial Account Manager

Olesya Nowak, Business Relationship Manager

Julian Dinezon, Commercial Account Manager

Irina Boyko, Commercial Services Analyst

Julia Baryluk, Supervisor, Administration Commercial

Laura Sala, Senior Commercial Credit Admin. Officer

Galyna Andriyeshyn, Commercial Credit Admin. Officer



2020
ANNUAL
GENERAL
MEETING

Due to COVID, the original date for the AGM was cancelled. We received special permission from our regulators to host our meeting for 2019 virtually. Our virtual AGM was attended by approximately 100 members. Presentations were made by the Past Chair, our current Chair, CEO, and by Mr. Tim Cook from BDO LLP.

Questions were submitted in advance were addressed by our Board, and two new bylaw changes were presented.

The meeting minutes and financials are online at:
www.carpathiacu.mb.ca/AboutUs/AGMMinutes/

Thank you to those who attended and hopefully we will be able to resume in-person meetings in the future.

Protect Yourself On and Offline

We have tips to help prevent you
from being taken advantage of

How to Avoid Becoming the Target of a Phishing Scam

Phishing scams are modern day scams where a malicious user or entity will mimic a trusted organization's identity to gain information or access to personal accounts and data. As of July 31, 2020, the impact of fraud this year alone has totaled \$54 million with almost 15,000 people falling victim to it. These scams exist in numerous forms: emails, phone calls, and fake websites and login portals, among others.

See our website for some simple steps you can follow to reduce the chances you will be targeted by a phishing scam when doing online banking – a common place for phishing emails, fake websites and login portals.

www.carpathiacu.mb.ca/AboutUs/News/



Call for Nominations of Candidates for the 2021 Board of Directors Election

We invite you to consider running or nominating someone to run in our upcoming Directors Election!

As the only Ukrainian credit union in Manitoba, Carpathia's Board of Directors ensures our organization has a strategic roadmap for the future, which aligns with our vision, purpose, and values. As a Governance Board, we are looking for members with diverse backgrounds and skill sets. Together, the Directors must bring all the necessary core competencies to:

- Negotiate a complex regulatory environment
- Establish corporate goals
- Approve major financial decisions

Directors use their expert skills, knowledge and abilities to help Carpathia achieve its vision of being a financial institution of excellence supporting our Ukrainian and extended community.

Director Nomination and Election Quick Facts

- There are three (3) director positions to fill, each for a three-year term that will start following our Annual General Meeting on April 14th, 2021.
- In order to be eligible to stand as a candidate for the Directors Election, members must:
 - » Be a personal member in good standing since at least January 1st, of the current year;
 - » Be a minimum of 18 years of age;
 - » Qualify subject to the requirements listed within the Nomination Application; and
 - » Submit their application and supporting documents by the close of business 5:00 pm, December 1st, 2020.
- Potential candidates must be nominated by two members in writing through a nomination form, available at our branches or on our website.

Knowledge and Expertise

We are seeking members with strong governance backgrounds and a commitment to our values. Although all competencies are valuable, we would like to further strengthen our existing Board expertise in the following areas:

- **Audit & Financial Management** - Current experience, including reading and interpreting corporate financial statements, understanding the relationship between financial performance and strategic plans and the ability to identify/describe organizational risks and controls.
- **Information Technology** - Current experience, including oversight of management of information technology systems for a corporate enterprise, including an understanding of the requirement, strategy, risk, and regulatory issues surrounding the information management as they pertain to a financial institution.
- **Legal** - Experience in the field of law including regulatory monitoring, compliance, interpretation of legislation and legal challenges.
- **Marketing** - Current experience, including understanding traditional marketing and social media techniques.
- **Investing/Wealth Management** - Current experience, including understanding investing and wealth management, financial planning is an asset, and supported by relevant courses and/or designations.
- **Quality Assurance/Customer Service** - Current experience, including an understanding of customer service excellence and supported by relevant courses and/or designations.

Please note: Carpathia Credit Union's Nominating Committee will be interviewing all eligible candidates. Candidates will be assessed in all areas of expertise, including those identified above. The interview's purpose is to identify and recommend candidates that we believe understand the importance of good governance and will help Carpathia achieve its vision.

Time Commitment

If you become a new Carpathia Credit Union Director, you should expect to spend a minimum of 20 hours per month on various duties including preparation for meetings, attendance at Board and committee meetings, orientation activities and community events.

Nomination Entries

Nominations are open as of October 1st, 2020. Carpathia Credit Union must receive completed nomination forms at our corporate office, at 952 Main Street, by the close of business (5:00 pm), on **December 1st, 2020**.

Nomination forms and additional information are available online at: carpathiacu.mb.ca/AboutUs/Nominations/ and available at any of our six branches, by calling 204-989-7400 or emailing board@carpathia.ca.

Carpathia in the Community

Sustaining the well-being of Holy Family Home's residents through technology

Carpathia Credit Union has loaned seven tablets with easy-grip cases to Holy Family Home, making communication possible for many of the residents and their loved ones during the COVID pandemic.

The Ukrainian Financial Institution is dedicated to supporting its community here in Winnipeg. Lending seven tablets to Holy Family Home during the COVID pandemic is allowing residents to virtually visit with their loved ones.

"Helping Holy Family Home and those most vulnerable to the COVID pandemic is important to us," says Nicholas Rawluk, CEO of Carpathia Credit Union.

The COVID pandemic has altered the way residents at Holy Family Home are able to visit with their family and friends. The 317-bed personal care home closed its doors to outside visitors in March to protect the health and safety of their residents, employees, volunteers, and families.

"The ability to see family members face-to-face through the tablets is helping our residents get through the fear and uncertainty they may be feeling during this pandemic," says Sandra Katchnoski, Coordinator, Recreation & ADP, for Holy Family Home. "Family is important to the health and well-being of our residents." Many of the residents are enjoying this new way to connect with their loved ones. Family members are also relieved to know this service is available to them.



Residents of Holy Family Home virtually visiting with loved ones during the COVID pandemic



One of the many community organizations that Carpathia supports.

FC IPAC-UKRAINE



Publications mail agreement no. 40063217
 Return undeliverable Canadian addresses to
CARPATHIA CREDIT UNION
 952 Main Street
 Winnipeg, MB R2W 3P4

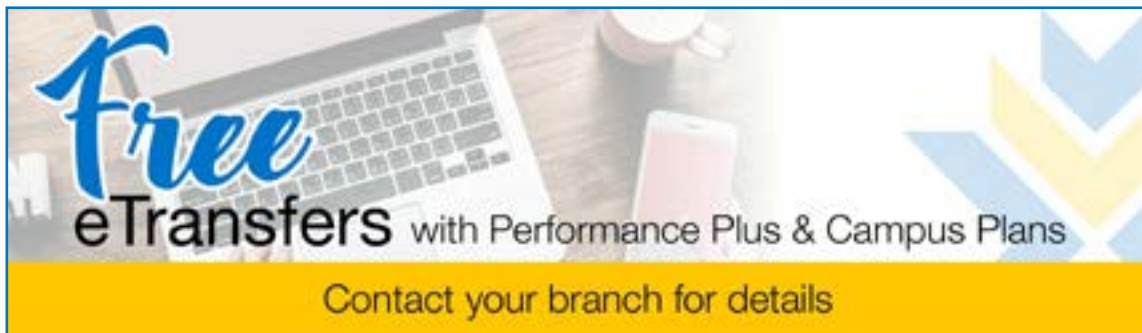


DESIGNATION OF BENEFICIARY

Did you know that your beneficiary will not be changed automatically by any future marriage or divorce? Changing or designating a beneficiary for your RRSP, RRIF or TFSA is an important consideration when reviewing your personal finances.

When you convert an RRSP into a RRIF they are considered to be separate plans, so any designated beneficiary you specified for the RRSP will not be automatically carried over to the RRIF. You will be required to designate a new beneficiary.

If you wish to change your beneficiary, please complete a new Designation of Beneficiary form at any of our five branches. If you have any questions, please contact the highly knowledgeable staff at your local branch.



Free eTransfers with Performance Plus & Campus Plans
 Contact your branch for details



Member Direct Small Business Product Toolkit
Intuitive and easy-to-use

Many people already know and love our digital banking platform for what it can do and how easy it is to do it. The Small Business banking platform is an extension of this intuitive banking platform made to simplify business administration tasks such as:

- Account Aggregation
- Delegates (Multiple User Support)
- Dual Signature Support
- e-Documents
- Interac e-Transfer® Dual Signature Support
- My-Business-to-My-Business Transfer
- All within the Integrated Services Platform

To find out more, visit any of our six branches or www.carpathiacu.mb.ca