

# CARPATHIA'S INSIGHT

FALL 2021 | ОСІНЬ 2021



COMING SOON!

## Lock'N'Block

Lost or stolen debit card?

- Lock or unlock your debit card quickly
- Block any unwanted purchases
- Have peace of mind knowing that you have great control of your debit cards

*With Lock'N'Block you can manage your debit cards anywhere, anytime.*



## Be aware of fraud!

To learn more  
visit the Canadian  
Anti-Fraud  
Website to  
learn more.



### KEY DATES & HOLIDAY HOURS

Remembrance Day, **November, 11** - All branches closed for Remembrance Day

Christmas Day, **December, 25** - All branches closed for Christmas Day

Boxing Day, **December, 26** - All branches closed for Boxing Day



### 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

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](mailto:info@carpathia.ca)  
Website: [www.carpathiacu.ca](http://www.carpathiacu.ca)



Follow Us!

Instagram: @carpathiacreditunion

Twitter: @carpathiaCU

Facebook: @carpathiaCU

LinkedIn: carpathiacu

## 2021 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

**Mikel Pestrak** - Director

**Sophia Kachor** - Director

### Standing Committees 2021

Chairpersons:

Mike Mager, Audit & Risk

Roman Zubach, Corporate Governance

Don Cilinsky, HR & Compensation

Susan Zuk, Nominating

Irka Semaniuk, Property & Environment

Donna Korban, Community Support

### BRANCH HOURS

**Mon - Fri** 9:30am - 5:00pm

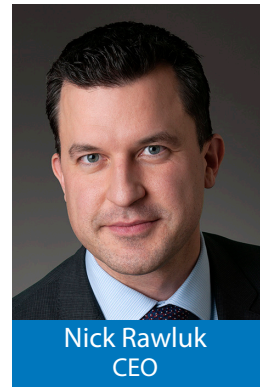
**Saturday** 9:30am - 3:00pm

**Sunday** Closed

## GREETINGS FROM THE CEO

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For nearly four years now, I have been lucky enough to call Carpathia home and during that time a lot has changed! There is no doubt that the events over this two years have changed the world, but they have also changed to world of credit unions. Many more members have embraced contactless and digital methods to interact with us and I am pleased to see your team at Carpathia rise to the challenge to adjust to member needs.



It is no mistake that the front of this newsletter reminds members about the dangers of fraud and talks about a new service that we are implementing that would allow members to lock their debit cards at will 24 hours a day. Bad actors continue to target Canadians and here at Carpathia we are determined to provide the tools that members need to maintain peace of mind. We will soon be launching a free service for all members that will allow for your debit card to be locked or unlocked from use at any time instantly through MemberDirect, our My Carpathia app, or a visit to one of our branches. Watch for the launch of Lock'N'Block in the coming weeks!

In our last newsletter, we spoke about eStatements and our updated mobile App. Members have commented on how convenient eStatements are and have appreciated the fact that they were retroactively populated. If you have not checked them out and switched your service from paper to digital, I encourage you to do so. Not only does the switch save money that can be better spent in the community, but it is also an easy way to have a positive impact on our environment. As you make this important choice I would also like to inform our members about another new initiative on statements. At Carpathia we want to continue to be accessible to all our members and so we have worked with our vendors to create a large print version of our statements for those members that find the print hard to read. If you or someone you know would benefit from that service, please contact your local branch.

If you or someone you know is interested in playing a more prominent part in the future of our credit union, I would also like to draw your attention to the Board of Directors call for nominations on page eight of this newsletter.

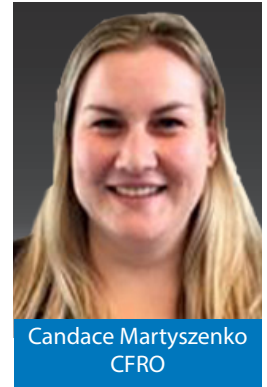
It has been wonderful to begin to meet and engage with members at community events once again. As summer winds down and fall sets in, I look forward to continuing these interactions and discussing ways to enhance how we serve our membership in the future.

## OUR NEW CFRO

Carpathia Credit Union is pleased to have Candace Martyszenko join the Carpathia family in her new role.

Candace begins with her many years of experience in financial planning & analysis. Her designations include CA, CPA and CBV.

Candace has made strong contributions in her past roles and is a wonderful addition to Carpathia Credit Union.



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

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.



#### 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.

## E-Statements!

A paperless option that reduces the environmental impact of paper statements, e-Statements also saves expensive printing and postage costs. And, because the e-Statements are online, you can conveniently access statements anywhere, anytime.



Email [info@carpathia.ca](mailto:info@carpathia.ca) to start your e-Statements today!

# 2021 SCHOLARSHIP *Winners*



**James Brennan**  
St. Paul's High School



**Nadia Cap**  
Dakota Collegiate



**Dmytro Stetsyuk**  
River East Collegiate



**Ethan Eckert**  
Home School



**Kateryna Rudnyk**  
Garden City Collegiate



**Adriana Jaworsky**  
Mennonite Brethren  
Collegiate Institute



**Kaitlyn Skwarchuk**  
Institut Collégial Vincent  
Vincent Massey Collegiate



**Zenya Veryha**  
Miles Macdonell  
Collegiate

Congratulations to our 2021 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!



# Vyshyvanka Day 2021

Back on May 20th, 2021 we celebrated Vyshyvanka Day!

To celebrate our staff participated in this by wearing their favourite vyshyvanka to work! Check out some of our staff members celebrating with pride!





# Manitoba 150

Tour 150, presented by Manitoba's Credit Unions visited stops across Manitoba from July to August check out some of the photos we got at one of our many branches!



## Call for Nominations of Candidates for the 2022 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 27th, 2022.
- 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 close of business 5:00pm on November 30th, 2021.
- Potential candidates must be nominated by two members, excluding current Board members and Carpathia Staff, 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.
- **Enterprise Risk Management (Operations and Technology)** - Experience with ERM creation, management, and monitoring of operations and technology.
- **Human Resource** - Experience in the field of human resources, labour relations, compensation, and/or employment equity.
- **Board Governance** - Experience with understanding board governance and with the creation, management and monitoring of governance rules, practices and processes.

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, 2021. 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 November 30th, 2021.

Nomination forms and additional information are available online at: [carpathia.ca/AboutUs/Nominations/](http://carpathia.ca/AboutUs/Nominations/), available at any of our five branches (by calling 204-989-7400) or emailing [nominations@carpathia.ca](mailto:nominations@carpathia.ca)



# REINTRODUCING OUR COMMERCIAL TEAM



- Dan Stanicky**, Manager, Business Services
- Mike Chomiak**, Commercial Account Manager
- Olesya Nowak**, Business Relationship Manager
- Julian Dinenzon**, Commercial Account Manager
- Julia Baryluk**, Commercial Support Services
- Laura Sala**, Senior Commercial Credit Admin. Officer
- Galyna Andriyeshyn**, Commercial Credit Admin. Officer

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.



## 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](http://www.carpathiacu.mb.ca)



One of the many community organizations that Carpathia supports.

## FC IPAC-UKRAINE

**CARPATHIA CREDIT UNION КАРПАТІЯ**

# YOUTH SOCCER CUP

**SEPTEMBER 18**  
727 KINGSBURY AVENUE

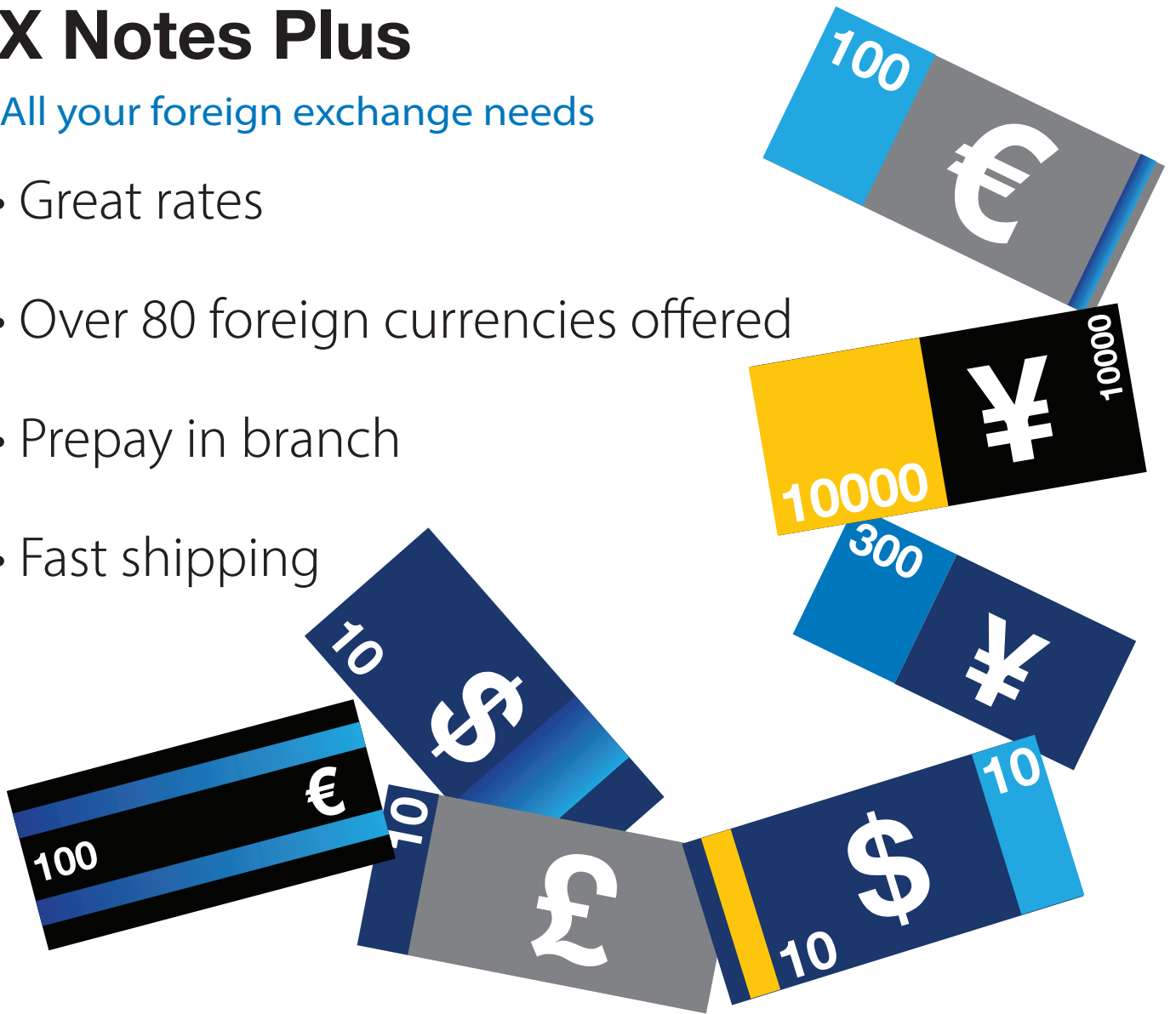
GIRLS & BOYS 7-11 & 12-15  
**REGISTRATION FEE: \$60**  
INCLUDES TEAM UNIFORM, TROPHIES & WATER BOTTLES

[ipacukraine.wordpress.com](http://ipacukraine.wordpress.com)

# FX Notes Plus

All your foreign exchange needs

- Great rates
- Over 80 foreign currencies offered
- Prepay in branch
- Fast shipping



Contact your local branch today to inquire more about FX Notes and how we can assist you in any of your future exchange currency needs.



## 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).

# In Need of Easier Reading?

## You can get Large Print Statements!

They are easy to see and are mailed out to you just the same as regular statements.

They are available on request, contact local branch for more information and to get your large print statements today!

BIGGER TEXT

EASY TO READ

GET THEM TODAY

DATE	TRANSACTION DETAILS	DEBITS	CREDITS	BALANCE
00/00		\$	\$	\$
00/00		\$	\$	\$
00/00		\$	\$	\$

## Stay in the know.

Have newsletters mailed and/or emailed to you.

### MAIL IT TO ME

We need your **name** and **full mailing address**

Ask one of the branch staff to add you to our mailing list or email [marketing@carpathia.ca](mailto:marketing@carpathia.ca) or call 204-989-7449

### EMAIL IT TO ME

We need your **email address**

Home page of the website, button at the bottom (Join Our Email List) or email [marketing@carpathia.ca](mailto:marketing@carpathia.ca) or call 204-989-7449

Newsletters will be available three times a year. Copies will be available in all five branches and on the website.



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.