

CARPATHIA'S INSIGHT

WINTER 2021 | ЗИМА 2021



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KEY DATES & HOLIDAY HOURS

Friday, **December, 24** - All branches will close at 3:00 pm

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

Monday, **December, 27** - All branches will be closed

Tuesday, **December, 28** - All branches will be closed

Friday, **December, 31** - All branches will be closed at 3:00 pm

Saturday, **January, 1** - All branches will be closed

Monday, **January, 3** - All branches will be closed

Friday, **January, 7** - All branches will be open except the Regent branch



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
Website: www.carpathia.ca



Follow Us!

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

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

It is hard to believe that almost four years have passed since I joined Carpathia Credit Union. The team here has accomplished so much in a small portion of the Credit Union's rich history. When I move on to a new chapter in January 2022 I leave confident that the team that we now have in place is well placed to continue our legacy of member service and engagement. I know that our members and team will be in good hands with Candace Martyszenko, your new Interim CEO.



Nick Rawluk
CEO

As we come to the end of another year, I am thankful to our members, the staff, and Board of Carpathia; and most of all for my wife and family. I would like to take this last opportunity to wish each of our members and their loved ones a happy and healthy Christmas and New Year on behalf of the staff and management, as well as my wife Katrina and myself.

GREETINGS FROM THE INTERIM CEO



Candace Martyszenko
CFRO/INTERIM CEO

I am grateful and honoured to be assuming the role as Interim Chief Executive Officer in the new year. I look forward to the challenges we have before us and am excited as we explore new ways to meet and exceed your expectations as your primary financial institution.

I would like to wish Mr. Rawluk all the best in his future endeavours, but more importantly thank him for leaving me a credit union that he has worked tirelessly to move forward over his tenure at Carpathia Credit Union. I would also like to thank the Board of Directors for intrusting me with the responsibility of running Western Canadas largest Ukrainian Financial Institution. We hope that the pandemic will be ending soon, but for now I want to assure you that we are taking every precaution to protect our staff and members. On behalf of all the staff, management, my husband and children I would personally like to extend to each of you a very Merry Christmas and a happy healthy new year.

GREETINGS FROM THE CHAIR

We are eagerly approaching the Season of Joy and Peace. As we prepare for the arrival of Christ child we are once again hopeful that the future brings good health and peace of mind for each of us and our families. Although the festivities and gatherings have been adapted and modified since the start of the pandemic, we continue to celebrate the true meaning of the Christmas season- peace on earth and good will to all. On behalf of the Board of Directors I am extending to each of you our best wishes at Christmas and always. We thank you for your continued support. On behalf of my wife Patrusia, along with our daughter Dr. Andrea, and our son Ivas, we hope that you and your families have a Blessed Christmas celebration and a new year filled with good health.



Dr. Taras Babick
CHAIR

Merry Christmas to all. Xrystos Rajdayetsia

Products and Services Now Available

AGM 2022

April 27th

Save the date!

A voting package will be sent out to all members in March



Download the **ding free.**

ATM Locator App.

ding-free.ca



AUTHENTICALLY
Competitive

A national network of more than 1,800 surcharge-free ATMs



Christmas shopping credit card bills stacking up?

Take advantage of lower interest rates with a line of credit.

Call us for more information

Call us to learn more (204) 949-7400

Lock'N'Block

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

Lost or stolen debit card?

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



Alerts - For Security and Peace of Mind

Get email and/or text notifications for the account activities you choose. Be alerted

- anytime your account is accessed
- everytime a deposit is made
- when a debit clears your account
- and many other options

Sign up for **Messages and Alerts** through Online Banking or **Alerts** with the My Carpathia mobile app. Available on most networks and call **204-989-7400** for more information.

INTERNET SECURITY

Our **Internet Security** page of the website has some simple tips that you can follow to ensure that your online banking experience is safe and hassle-free.

We also have videos on the **News** page with tips to protect yourself from cyber attacks and preventing Phishing and Smishing. Visit both of these pages in the **AboutUs** section to learn more about these topics and how we're keeping you secure.

Looking for a loan?
We've got options.

Five Winnipeg Location.





NEW ONLINE BANKING FEATURE

SIGN UP FOR ACCOUNT ALERTS

Alerts can help you stay informed. To use alerts, you must have Carpathia online banking access. You may choose from a variety of alerts that you can personalize to meet your needs. You can receive alerts by email and text message any time, anywhere. To begin, login to online application and click *Messages and Alerts* from the main left-side menu. After that, simply click *Get Started Today* and the system will walk you through simple steps to personalize

to suit your needs. The following alerts are available: when a new payee is added for online bill payments, when your PAC (Personal Access Code) has been changed, when you account has been locked out for either an incorrect PAC attempt or incorrect responses to your security question, if there has been a login, and when an *Interac* e-Transfer recipient has been added.

When you accidentally spill hot 
on your new , we have you covered.

Extended Warranty and Buyer Protection

**FREE WITH PERFORMANCE PLUS PLANS
AND GOLD ACCOUNTS**

From the Board of Directors, management, and staff
of Carpathia Credit Union. 'Merry Christmas and a
healthy and prosperous New Year to all!'

З Різдвом Христовим та Новим Роком!
Здоров'я та процвітання в новому році всім нашим
членам бажають рада директорів, менеджмент та
працівники кредитної спілки Карпатія



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.



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Return undeliverable Canadian addresses to
CARPATHIA CREDIT UNION
952 Main Street
Winnipeg, MB R2W 3P4



Mike Pestrack
DIRECTOR



Irka Semaniuk
DIRECTOR



Mike Mager
DIRECTOR



Susan Zuk
DIRECTOR



Roman Zubach
PAST CHAIR



Dr. Taras Babick
CHAIR



Don Cilinsky
VICE CHAIR



Sophia Kachor
DIRECTOR



Donna Korban
DIRECTOR



Nicholas Chubenko
DIRECTOR



Noella Pylypowich
SECRETARY

Hoping this holiday season brings
fresh joys and a life filled with peace
to you and your family. May you
experience warmth, togetherness,
and prosperity in 2022.

Нехай ці Різдвяні свята
принесуть вам та вашій
родині багато радості та миру.
Бажаємо щастя та
процвітання у Новому Році.

*From the Board of Directors,
management, and staff of
Carpathia Credit Union.*