

# CARPATHIA'S INSIGHT

WINTER 2019 | ЗИМА 2019



## CORE SOFTWARE CONVERSION IS COMPLETE

Carpathia would like to thank all of our members and associates for being extra patient with us during the software conversion. We are very excited about the new and enhanced services we'll soon be able to offer.

eStatements are coming! Members who use online banking will soon be able to view their statements online instead of receiving paper statements. You'll be able to download them, keep an electronic copy, or print them at home.

We are currently working on restoring our e-alerts function, as many of our members value this option. Please watch for announcements on our website and by following us on social media.

*Thank you* for your help and cooperation throughout the process.

## KEY DATES & HOLIDAY HOURS

December 25 – All branches will be closed  
25 грудня- Всі відділення будуть закриті

December 26 – All branches will be closed  
26 грудня - Всі відділення будуть закриті

January 1 – All branches will be closed  
1 січня- Всі відділення будуть закриті

January 7 – Main branch will be closed  
7 січня- Відділення на Main буде закрите





# 2019 BOARD

## CORPORATE OFFICE

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

## 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: carpathia.ca  
Instagram: @carpathiacreditunion  
Twitter/Facebook: @carpathiaCU

## Board of Directors 2019/2020

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

## Standing Committees 2019

Chairpersons:

- Demyan Hyworon**, Audit & Risk
- Dr. Taras Babick**, Corporate Governance
- Don Cilinsky**, HR & Compensation
- Irka Semaniuk**, Nominating
- Susan Zuk**, Property & Environment
- Noella Pylypowich**, Community Support

## BRANCH HOURS

<b>Mon - Thu</b>	9:30am - 5:00pm
<b>Friday</b>	9:30am - 6:00pm
<b>Saturday</b>	9:30am - 3:00pm
<b>Sunday</b>	Closed

## LEILA BRANCH HOURS

<b>Mon - Wed</b>	9:30am - 5:00pm
<b>Thurs - Fri</b>	9:30am - 6:00pm
<b>Saturday</b>	9:30am - 3:00pm
<b>Sunday</b>	Closed



**Nick Rawluk**  
CEO

## A MESSAGE FROM THE CEO

It is hard to believe that almost two 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. We underwent a complete reorganisation, merged with North Winnipeg Credit Union, launched numerous new products and offerings, and recently completed a core system conversion!

This last year has been especially busy and on behalf of all staff, I would like to thank our members for their patience and encouragement while we undertook these much-needed improvements. There is still a lot on our plate for 2020 as we continue our re-branding efforts and complete the system side of our

merger with North Winnipeg Credit Union.

As we finish off 2019 and enter the holiday season, I would like to take this opportunity to thank all our members for their continued support and enthusiasm; our Board for their continued strong engagement; as well my wife and children and the families of all our staff who have lost us to the long hours and distracted thoughts that came with accomplishing as much as we have in such a short period of time.

The Christmas, New Year, and entire holiday season is the best excuse to take some time to reconnect with family and friends and appreciate all we have in our great city, province, and country. From all the staff I wish you a season of happiness, health, and prosperity. I also invite you to stay engaged with us at the branches, through our newsletters, and on social media as we continue to move forward with more positive changes and improvements in 2020!



**Roman Zubach**  
CHAIR

## A MESSAGE FROM THE CHAIR

As Chair of the Board of Directors of Carpathia Credit Union, I am most honoured to extend seasons greetings on behalf of Carpathia Credit Union to you. The upcoming Christmas time is the most joyous time of the year where we as Ukrainians celebrate our rich Ukrainian religious heritage.

It has been wonderful to meet and engage with members at community and credit union events. I look forward to continuing these interactions and discussing ways to enhance how we serve our membership in the future.

On behalf of our Board of Directors, Management and staff of Carpathia Credit Union we wish you and your family a very blessed Christmas and a happy new year filled with peace, joy and prosperity.



# Call for Nominations

We are seeking nominations of qualified members to represent our membership on the Board of Directors at our next annual election.

Our Board of Directors works to ensure the long-term success of the credit union while meeting the needs of the membership. Each director actively participates in the strategic planning of the credit union to ensure its continuation to be the largest Ukrainian financial institution in Western Canada.

The candidate will:

- » Be forward-thinking with strong interpersonal skills
- » Adhere to the highest ethical standards and display solid business judgment
- » Act as a leader and strategic partner of the credit union
- » Be passionate about supporting the community
- » Make informed decisions which align with our corporate vision & mission

If you have the skills and attributes to be a leader at Carpathia Credit Union, or know of anyone who possesses the qualities to be a potential candidate, please send an email to the attention of Irka Semaniuk (Chair, Nominating Committee) at [board@carpathia.ca](mailto:board@carpathia.ca).

For more information about the role please visit our website at <https://www.carpathiacu.mb.ca/AboutUs/Nominations>.

The deadline for completed applications is January 10th, 2020



# 2019 Gold Luncheon

Thank you to all those who attended our Seniors Gold Lunch event, and to the Ukrainian Choir at Happy Thought School for leading us in Carols. We hope you enjoyed yourself and look forward to seeing you at next year's gathering. Left-over sandwiches were donated to Siloam Mission.



**1 Winter** Loan Special **5.25%\***  
Rates as low as



## TIPS TO PROTECT YOUR IDENTITY



- Don't carry your SIN card or birth certificate with you. Keep them in a safe place.
- Check your credit report at least once a year to look for any credit inquiries or changes you have not authorized.
- Be suspicious of any email that asks for personal or account information.
- Don't overshare on social media. Scammers can use your birth date and other personal information to steal your identity.
- Shred mail with your address on it.

## 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.

## ARE YOU TRAVELING OUTSIDE OF CANADA?

We may need to update your debit card!

Call or visit your nearest branch for details



# 2020 AGM

Wednesday, April 29, 2020 | 7:00 pm.

Holy Eucharist Parish Centre | 460 Munroe Ave





# Our Credit Union Family

Congrats Bombers! Grey Cup Champs!







CARPATHIA CREDIT UNION

952 Main Street

Winnipeg, MB R2W 3P4

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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

