



**FALL
ОСІНЬ 2013**

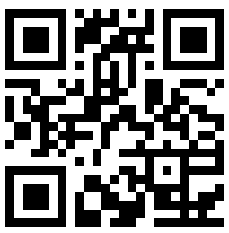
• Nominations for Board of Directors • 2013 Scholarship Winners • Branch Identification Collection
• Gold Account Luncheon • Bond Beater Information • Community Calendar • Free Services

■ **MAKE A DIFFERENCE**
Welcoming nominations for
the Board of Directors

■ **SCHOLARSHIP WINNERS**

■ **GOLD ACCOUNT LUNCHEON**
SEE INSIDE FOR MORE DETAILS

Visit our website at
carpathiacu.mb.ca
or use your smartphone and
scan the code below



18 Month Investments

2.50% *
Term Deposit
RRSP
TFSA

* Limited time offer.
Rates subject to
change without notice.



**CARPATHIA
CREDIT UNION
КАРПАТІЯ**

Unique **values**. True **strength**.

**2013 - 2014
BOARD OF DIRECTORS**

Dr. Taras Babick, PRESIDENT
Roman Zubach, VICE-PRESIDENT
Noella Pylypowich, SECRETARY
Don Cilinsky, DIRECTOR
Bohdan Halkewycz, DIRECTOR
Demyan Hyworon, DIRECTOR
Walter Kulyk, DIRECTOR
Peter Washchyshyn, DIRECTOR
Donna Korban, DIRECTOR

**STANDING COMMITTEES
CHAIRPERSONS:**

Demyan Hyworon, AUDIT & FINANCE
Noella Pylypowich, CORPORATE GOVERNANCE
Roman Zubach, HR & COMPENSATION
Don Cilinsky, NOMINATING
Peter Washchyshyn, PROPERTY & ENVIRONMENTAL
Walter Kulyk, PR & PROMOTIONAL

CORPORATE OFFICE

3rd Floor, 952 Main Street
Winnipeg, MB R2W 3P4
Ph: 204.989.7400 Fax: 204.589.2529
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: 204.697.1664

1341-A Henderson Highway
Winnipeg, MB R2G 1M5
Ph: 204.989.7400 Fax: 204.338.8893

1375 Grant Avenue
Winnipeg, MB R3M 1Z8
Ph: 204.989.7400 Fax: 204.989.9293

BRANCH HOURS

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

Email: info@carpathiacu.mb.ca
Website: carpathiacu.mb.ca
Teleservice: 204.989.7711



*You're invited to
Carpathia Credit Union's
21st Annual
Gold Luncheon*



Thursday, December 5th, 2013

*Canad Inns Garden City
2100 McPhillips Street, Winnipeg, MB*

*Time:
12:00pm - 2:00pm*

*Cost:
\$11.50 for Gold Account Members
\$32 for Non-Gold Account Members*

*Please purchase your tickets at any of our four
branches after September 30th.
Limited seating. First come, first serve.*



Thank you to Cheryl Girard for submitting this issue's cover photo (taken in a North Point Douglas park)

To have your photo on the next cover please email Janna at jminuk@carpathiacu.mb.ca

Carpathia Credit Union

GET INVOLVED IN THE DEVELOPMENT, GROWTH, AND FUTURE OF CARPATHIA CREDIT UNION!

YOU can make a difference!

We are currently accepting nominations for three vacancies on our Board of Directors.

If elected, you will occupy a position of trust and will be responsible for assisting with planning and setting the direction for Carpathia Credit Union, western Canada's largest Ukrainian financial institution.

If you are interested in the details, please check out our website (carpathiacu.mb.ca) and download the nomination package which

includes the roles and responsibilities of a Director along with the application.

Nomination packages are also available at all branch locations.

If you know of other members who may be interested, please encourage them to apply.

All nominees for the Board must meet the qualifications specified in the Credit Union's by-laws and the Credit Union and Caisse Populaires Act.

Applications will be accepted up

until Friday, September 20th, 2013 at 5:00pm.

For more information you may contact: Don Cilinsky (Chair, Nominating Committee) by phone at 204.299.3375 or by email at cilinsky@mymts.net. Please mail or deliver your completed application to:

Carpathia Credit Union
Corporate Office
3rd Floor, 952 Main Street
Winnipeg, MB R2W 3P4

Attn: Nominating Committee

Візьміть участь у розвитку, зростанні і майбутньому кредитної спілки Карпатія!

Ви можете зробити різницю!

В даний час ми приймаємо номінації на три вакансії у нашій Раді Директорів.

Якщо вас обрали, ви займатимете пост довіри і будете відповідальним за надання допомоги у плануванні та визначення напрямку розвитку Карпатії, найбільшої української фінансової установи західної Канади.

Якщо ви зацікавлені в подробицях, будь ласка, завітайте до нашої веб сторінки (carpathiacu.mb.ca) і завантажте номінаційний пакет,

який включає в себе ролі та обов'язки директора разом із заявкою.

Номінаційні пакети також доступні у всіх наших філіях.

Якщо ви знаєте інших членів, які можуть бути зацікавлені, будь ласка, спонукайте їх подати свої заявки.

Усі кандидати у члени Ради повинні відповідати вимогам, зазначеним у Статуті Кредитної Спілки та Законі про Кредитні Спілки та Caisse Populaires.

Для отримання додаткової інформації ви можете звернутися:

Дон Цілінський - Голова Комітету з призначень, тел.: 204.299.3375 або ел-пошта: cilinsky@mymts.net

Заявки прийматимуться до 5:00 години вечора, п'ятниці, 20 вересня 2013 року.

Будь-ласка, надсилайте свої заявки поштою або особисто за адресою:

Carpathia Credit Union
Corporate Office
3rd Floor, 952 Main Street
Winnipeg, MB R2W 3P4

Attn: Nominating Committee



CARPATHIA
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Unique values. True strength.

Carpathia Credit Union Congratulates OUR SCHOLARSHIP WINNERS!

**ALANNAH
THIBODEAU**



Alannah, an honour roll student, recently graduated from St. Mary's Academy and has been accepted into the University of Manitoba's Faculty of Science. She is a 2010 graduate of Ridna Shkola of Chytalnia Prosvita and currently dances with UNF School of Dance. Congratulations Alannah!

**TIANNA
FLETT**



An avid dancer, volunteer, and pianist, Tianna has participated in many extracurriculars while managing to stay on the honour roll her entire high school career at Miles MacDonnell Collegiate. She has decided to pursue her studies in the field of science while at the University of Winnipeg this year. Good luck Tianna!

**KATHRYN
KUZYSK**



This St. Mary's Academy graduate attended the Ukrainian Bilingual Educational Program up to Grade 8. Kathryn not only volunteers for the Ukraine-Kyiv Pavilion and at Ukrainian Park, but keeps a part-time job as well. She'll be adding University of Manitoba student to her resume this fall. Congrats Kathryn!

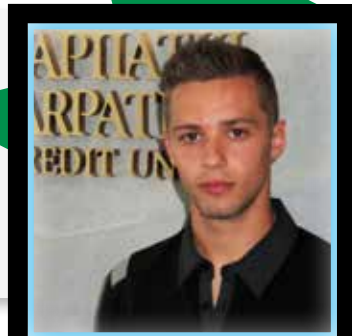
**OLIA
KATCHANOVSKI**



Youth Ambassador. Volunteer. Counsellor. Dancer. Olia has played many roles in the community with her involvement with the Ukraine-Kyiv Pavilion, UNF, and Ukrainian Park. Now, a graduate of St. Mary's Academy and the goal being a PhD in Biology, post-secondary student is one more role she can add to the list this fall. Best wishes Olia!

SCHOLARSHIP WINNERS cont'd

Vasyl's commitments to his academics, church, and soccer team are evident. It's the way he takes time from his own day-to-day activities to help others that really gains him respect. This Garden City Collegiate graduate has gone from alter boy to helping with church maintenance. He plans to have a career as a CA or in International Business. Congrats!



**VASYL
KATCHANOVSKI**

Though her main hobby is taking care of animals, Caroline manages quite an academic and work life all while being actively involved in her community. This former Student Council Secretary hopes to move on from her academic life at M.B.C.I. to become an electric, chemical, or mechanical engineer. Way to go Caroline!



**CAROLINE
ZULKOSKI**

Carpathia Credit Union SUPPORTING OUR YOUTH

We are once again honoured to award scholarships to some stand-out youth in the community. This year we had the privilege of awarding six scholarships for \$1000 each.

Congratulations to each of this year's recipients and, most importantly, to all fifteen applicants.

Deciding on the winners is always a difficult process as all applicants are notable in their own way. As a result, we've sent each applicant, who didn't receive the scholarship, a \$50 gift card to Chapters bookstore.

It's very encouraging to see so many young people with so many

achievements. All of the applicants not only had very high achievements academically, but excelled at either sports, tutoring, volunteering, Ukrainian dancing, debating, and many other extra-curricular activities. We wish every one of them continued success in their post high school careers.

For future applicants of the Carpathia 'Moving Up' Scholarship, it is important to note that you must be a member of Carpathia at least since September 1st, 2013.

We do begin to promote the scholarships more and more once the school year has begun, but it can be heartbreaking when we hear of

youth who really want to apply but aren't eligible.

If you think this scholarship is something that a family member or friend may be interested in applying for this upcoming school year, it's an important time to let them know about it now. That way nothing will be standing in their way when the time comes to fill out their application!

For more information on scholarship guidelines and the process to apply, please visit our website at carpathiacu.mb.ca or email the marketing department at marketing@carpathiacu.mb.ca.

Carpathia Credit Union BRANCH IDENTIFICATION COLLECTION



If you've been in one of our branches lately, you've probably noticed new little machines sitting on our counters. These machines, which are scanners, are going to help us keep an updated record of our Member and Associate information. They allow us to capture images of signatures and photo identification, therefore providing another way to

protect our members from fraud. We realize some of our Members and Associates may be so familiar to us that we don't normally ask for identification. Since we want to eventually have everyone's information input the same way, please understand we may ask for yours, no matter how well we know you.

Carpathia Credit Union OUR COMMUNITY CALENDAR



View our community calendar online at carpathiacu.mb.ca/community-calendar.cfm

UNF Monday Night Bingo

Date: Monday nights
Time: 5:30pm - doors open
6:20pm - early bird games
7:30pm - regular games
Where: 935 Main Street
Prizes: \$100 - regular games
\$500 - packed house

Ukrainian Day in the Park

Date: September 15th
Time: 2:00pm
Where: Kildonan Park
Rainbow Stage
2021 Main Street
Cost: Free

Bud Spud & Steak

Date: September 27th
Time: 5:00pm
Where: Canad Inns
Info: Call Sylvia Todaschuk at 204.586.3445
For: Ukrainian Professional & Business Club of Winnipeg

Supernova 2013

Date: October 19th
Time: 8:00pm
Where: Institute Prosvita
777 Pritchard Avenue
Cost: \$15 in advance only

To have your upcoming event promoted on our website and future newsletters, please email marketing@carpathiacu.mb.ca

Ukrainian Park Fundraising Dinner

Date: October 26th
Time: Evening
Where: St. Peter and Paul Parish Hall
Info: Call Ken for tickets at 204.416.0050

Carpathia Credit Union OUR FREE SERVICES

Carpathia offers many products and services at no charge. For those who may be unaware or missing out on these products, here is a list of some you may want to check out:

Mobile Banking

Send a simple command through text to access basic account information when you are on-the-go. Perfect for checking your account balance before making a spur of the moment purchase.

Online Banking

Access your accounts 24 hours a day 7 days a week. Great way to view statements, pay bills, view and print cheque images, and transfer funds.

DingFree Network

A nation wide network of credit union ATMs you can access without getting *dinged* with a surcharge. Only at participating credit union's ATMs, like Carpathia. Look for the DingFree sticker.

e-alerts

Sign up and receive alerts whenever a transaction happens through your account. Very useful tool to protect yourself from fraud.

Telephone Banking

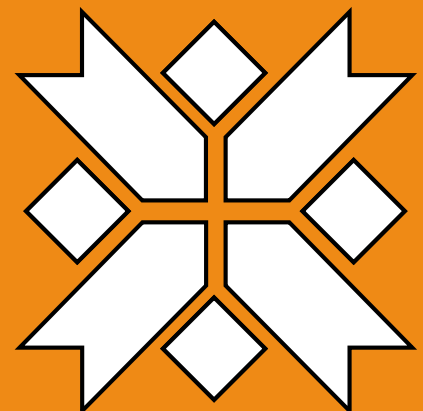
Using a touch phone, access your account information any time. Plus you can access loan and mortgage calculators, or leave a message for the credit union.

As a Member or Associate you have access to all of these services. Now all you need to do is sign up at any one of our four branches - at no cost to you, of course. Not only do they provide convenience, but some of them provide an alternative to printing out paper and also protection from fraud.



BOND BEATERS AND BONUS BOND BEATERS

BACK THIS OCTOBER



18 Month Investments

2.50%

Term Deposit
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* Limited time offer.
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1375 Grant Avenue

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carpathiacu.mb.ca



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CARPATHIA CREDIT UNION
952 Main Street
Winnipeg, MB R2W 3P4



Fall Holiday Hours 2013

Carpathia Credit Union will be closed the following days:

Labour Day Weekend:

Saturday, August 31st* and Monday, September 2nd

Thanksgiving Weekend:

Saturday, October 12th** and Monday, October 14th

Remembrance Day:

Monday, November 11th

*For your convenience, our Henderson location will be open on Saturday, August 31st regular hours

**Our Main Street location will be open on Saturday, October 12th regular hours

Години Роботи під час осінніх вихідних 2013 р.

Кредитна Спілка Карпатія буде закрита в наступні дні:

День праці: у суботу, 31 серпня*, а також в понеділок, 2 вересня

День Подяки: у суботу, 12 жовтня**, а також в понеділок, 14 жовтня

День Памяті:

у понеділок, 11 листопада

* До ваших послуг, наша Грант філія буде відкрита у суботу, 31 серпня

** До ваших послуг, наша Мейн філія буде відкрита у суботу, 12 жовтня

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Saturday 9:30am - 3:00pm
Sunday Closed

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Website: carpathiacu.mb.ca

Teleservice: 204.989.7711