



**FALL
ОСІНЬ 2014**

- 2014 Scholarship Recipients • Become A Board Member • 75th Anniversary Gala Celebration
- Gold Luncheon • SAVE IT UP • Wills & Estate Planning Seminar • Member Card Design Contest

• **2014 SCHOLARSHIPS**

Meet the nine recipients

• **BOARD OF DIRECTORS**

YOU can make a difference

• **DESIGN CONTEST**

Create our anniversary Member Card

Our cover photo is made up of our submissions to *ding free's* #ATMselfie campaign



Complete our in branch Member Survey for your chance to win a \$50 gift card!



Celebrating
75

**CARPATHIA
CREDIT UNION
КАРПАТІЯ**

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

**2014 - 2015
BOARD OF DIRECTORS**

Dr. Taras Babick, PRESIDENT
Roman Zubach, VICE-PRESIDENT
Noella Pylypowich, SECRETARY
Don Cilinsky, DIRECTOR
Bohdan Halkewycz, DIRECTOR
Walter Kulyk, DIRECTOR
Irka Semaniuk, DIRECTOR
Peter Washchyshyn, DIRECTOR
Susan Zuk, DIRECTOR

**STANDING COMMITTEES
CHAIRPERSONS:**

Bohdan Halkewycz, AUDIT & RISK
Noella Pylypowich, CORPORATE GOVERNANCE
Peter Washchyshyn, HR & COMPENSATION
Roman Zubach, NOMINATING
Don Cilinsky, PROPERTY & ENVIRONMENTAL
Walter Kulyk, PR & PROMOTIONAL

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

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

1341-A Henderson Highway
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Ph: 204.989.7400 Fax: 204.989.7404

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

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

Carpathia Credit Union
A GOLD LUNCHEON TRADITION

Each year, near the Christmas holiday, Carpathia Credit Union holds a special luncheon in honour of our Gold Account members & associates. The Gold Account is offered to our members & associates 60 years of age and up.

This luncheon is a tradition that is now going into its 22nd year. The luncheon began as, and still is, a way to show our appreciation for our senior membership as we know that having a tight-knit community is important to them. This is the perfect time of year to get together with friends to catch up and enjoy a meal together - and possibly even make some new acquaintances.

We are pleased to continue this tradition for our Gold Account holders, and encourage all newer Gold Account holders who have not yet been to this event, to attend this lovely luncheon.



**22nd Annual
Gold Account Luncheon**

Thursday, December 4th, 2014
Canad Inns, Garden City Location
Noon - 1:30pm

\$12 Gold Account Holders
\$33 Non-Gold Account Holders
Turkey Lunch

**Tickets available in all branches
after Thanksgiving**

75th ANNIVERSARY GALA

Please join us in celebrating our 75th anniversary! On Sunday, October 19th, 2014 we will be hosting a gala event at Canad Inns Polo Park. This afternoon event will take place at 2:00pm – 5:00pm and feature entertainment from a variety of local groups, to include; Orlan Dance Ensemble, Hoosli Ukrainian Male Chorus, Rusalka Ukrainian Dance Ensemble, O. Koshetz Ukrainian Choir, and Melos Folk Ensemble.

We look forward to sharing this momentous occasion with our members & associates and think it's a wonderful opportunity to get together and celebrate our culture and the credit union's history.

Tickets will be available at all Carpathia locations in early September. We will have a limited number of tickets available, on a first come first serve basis, and will allot two per membership. We hope to see you there!

Carpathia Credit Union

YOUR COMMUNITY. YOUR CREDIT UNION. YOUR CONTRIBUTION.

YOU can make a difference!

- Get involved in the development, growth, and future of Carpathia Credit Union.
- Contribute first hand to the enhancement of our Ukrainian community in Winnipeg.
- Realize your values and ideas matter. Be in a position to make them count.

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

If nominated, and subsequently elected, you will occupy a position of trust for a three-year term and

will be responsible for assisting with planning and setting the direction for Carpathia, western Canada's largest Ukrainian financial institution.

If you are interested in the details, please refer to 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 our branch locations including our newest location at Grant & Waverley.

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 Caisses Populaires Act.

Applications will be accepted up until Friday, September 19, 2014 at 5:00pm.

Please deliver or mail your application to the attention of the Nominating Committee at: Carpathia Credit Union Ltd., Corporate Office (3rd Floor, 952 Main Street Winnipeg, MB R2W 3P4)

Please direct all inquiries regarding the application process to the Chair of the Nominating Committee, Roman Zubach, at board@carpathiacu.mb.ca.

ВАША ГРОМАДА. ВАША КРЕДИТНА СПІЛКА. ВАШ ВНЕСОК.

Ви можете зробити різницю!

- Візьміть участь у розвитку, зростанні і майбутньому кредитної спілки Карпатія.
- Зробіть внесок з перших рук у зміцнення нашої української громади у Вінніпезі.
- Реалізуйте свої цінності та матеріалізуйте ідеї. Будьте в змозі зробити їх вагомими.

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

Якщо вас обрали, ви займатимете відповідальний пост протягом трьох років 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, включаючи наше нове відділення на розі Грант і Уеверлі.

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 Caisses Populaires.

Заявки прийматимуться до 5:00 години вечора, п'ятниці, 19 вересня 2014 року.

Будь-ласка, надсилайте свої заявки поштою або особисто за адресою: Carpathia Credit Union Ltd., Corporate Office (3rd Floor, 952 Main Street Winnipeg, MB R2W 3P4)

Для отримання додаткової інформації будь-ласка звертайтеся до

Голови Комітету з призначень - Романа Зубача, ел-поштою: board@carpathiacu.mb.ca.



To commemorate the 100th anniversary of the federal government's invocation of the war measures act, an unveiling of 100 specially developed plaques were unveiled across Canada on August 22nd. You can see one now hung in our Main Street branch (950 Main Street).

Carpathia Credit Union 2014 SCHOLARSHIP RECIPIENTS

We are very proud to announce the following nine recipients of the 2014 Carpathia Credit Union scholarship. Each individual excelled academically throughout their schooling, and have been involved in a variety of extra-curricular activities and volunteer efforts.

We'd like to thank all thirteen applicants. As always, it was a very difficult decision for our committee to choose our recipients.

It is very encouraging to see so many young people who have already achieved so many positive things.

If you know someone who may be interested in applying for our scholarship next year, please encourage them to open a Carpathia membership now so they are eligible when the time comes to apply.

Good luck to all applicants as they enter their post-secondary schools!

**KAYLA
SOLOMON**



Pianist, trumpeter, dancer, math and music tutor, volleyball captain. Those are just some of the roles Kayla took on during her attendance at Collège Jeanne-Sauvé. She will continue those passions as she attends the Faculty of Music at Brandon University this fall. Way to go Kayla!



**NICHOLAS
SHYMANSKI**

This Garden City Collegiate graduate has been granted a conditional offer of admission to Engineering at the University of Manitoba, and plans to pursue a career as a mechanical engineer in the automotive industry. Hopefully he has time between his studies to indulge in his passion for soccer.

**ZENYA
SHPURKO**



A graduate of St. Mary's Academy, Zenya plans on attending the Asper School of Business at the University of Manitoba, possibly to pursue a career in accounting. Outside of doing well academically, she performed with the Rozmai dance group. We wish you the best of luck in the future.



**DAYNA
KONOELNY**

As Head Editor of the St. Mary's Academy student newspaper, Dayna is well-prepared to begin the joint communications program with the University of Winnipeg and Red River College. She hopes to one day be in advertising or own her own small business, to utilize her creative streak. Good luck Dayna.

Graduating from St. Mary's Academy is only the beginning of what Orycia has planned for her academic career. After receiving a Bachelor's Degree in science from the University of Manitoba, she aspires to apply to the Faculty of Medicine to become a pediatrician or psychiatrist. Congrats Orycia!



**ORYCIA
KARPA**

Christine aspires for a career in biomedical sciences and will be attending a university out of province this fall to obtain a science degree. As a student at Dauphin Regional Comprehensive Secondary School, she was active on the student council and their philanthropy group.



**CHRISTINE
REHALUK**

During her time spent at Miles Macdonell Collegiate Kenzie was on student council, the golf team, and participated in intramurals. She also assisted in the planning of the Bronx Senior Fashion Show. After completing University 1 at the University of Manitoba, she plans to go into Law or Government.



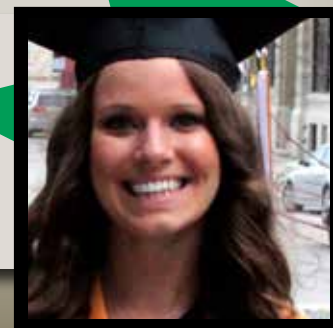
**KENZIE
CALDWELL**

Olena is an accomplished Ukrainian dancer who has won various medals with her group. Outside of all of her academic activities, she has also spent a lot of time volunteering with St. Anne's Youth Group. The Miles Macdonell Collegiate graduate will be taking University 1 at the University of Manitoba this fall.



**OLENA
CZUBA**

Accepted for direct entry into the Faculty of Science at the University of Manitoba Terilyn aspires to attend Medical School for a career as a cardiologist. The Garden City Collegiate graduate is highly involved in athletics, and has spent numerous years dancing with Ukrainian groups. Congrats!



**TERILYN
WOLOSHYN**

Carpathia Credit Union

SAVE IT UP

Did you know that you could be saving a little bit of money every time you make a purchase with your Carpathia Member Card debit card?

Once our free product, *Save It Up*, is attached to your debit card it will automatically round up each of your transactions to the nearest \$1, \$5, or \$10 value (your choice). The difference between the actual cost of your transaction and the rounded up value is automatically transferred into your savings account – so you save without even having to think about it.

To show you how simple this is let's *Save It Up* to the nearest \$5:

- Buy your morning coffee with your Member Card = \$2.09
- Funds then automatically transferred to savings = \$2.91
- Your savings after one month (30 days) = \$87.30
- **Your savings after six months = \$523.80**

It's a simple savings tool that's effective. We encourage you to try it out! Please ask our branch staff to enable the feature on your Member Card so you can see the results for yourself.

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YOUNG LEADER INVOLVEMENT

Credit Union Young Leaders of Manitoba (CUYLM) is a group formed to advocate for and to help the development of credit union young leaders within the Manitoba credit union system. More specifically, it's a group that provides a forum for young credit union leaders to share ideas (both with their peers and with senior leaders.)

CUYLM shares the young leaders' ideas and thoughts with Credit Union Central of Manitoba. It's a group that encourages young leaders to grow and prosper through recruitment, retention and development within the credit union system. CUYLM also collaborates and shares ideas with the Canadian credit union system's *National Young Leaders Committee*.

What does this mean to you the member? It means that Carpathia Credit Union and the Manitoba credit union system will forever evolve with developments in innovation, technology and ideas which will stimulate membership growth to create, strengthen and maintain long lasting member relationships.

Carpathia has two representatives on the CUYLM committee which consists of 14 committee members across Manitoba. Roman Jaworsky, founding member of CUYLM (past Chair) and Carpathia Credit Union's Chief Financial Officer as well as Lesia Gojan Klein, Branch Manager of our Henderson Highway Branch and Vice Chair of CUYLM. Carpathia Credit Union supports the CUYLM and is committed to its ongoing success.

Twitter: @CUYLM, **LinkedIn:** CUYLM, **YouTube channel:** CUYLM, **Google+:** CUYLM, and our **website:** www.cuylm.coop

A SEMINAR SUCCESS!

On the evening of Wednesday, June 11th, Carpathia Credit Union held a *Wills & Estate Planning* seminar. The seminar was held at our Grant Avenue location and hosted by our Grant team. Over 30 guests were in attendance at the 90-minute seminar, including 20 members/associates and 10 non-members.

Carpathia was very lucky to have guest speaker Caroline G.S. Kiva, Associate at Pitblado Law, who was a very informative (and entertaining) presenter. Caroline practices in the area of *Estate and Succession Planning* with the firm.

Many topics were covered during the presentation including: the different types of Powers of Attorney; Health Care Directives (Living Wills); considerations when naming a proxy; Wills; estate planning; what a Holograph Will is; what a Will affects; taxes at death; and probate.

Caroline has given numerous presentations to investment advisors, bankers and various groups, and the information was very well received by our group here at Carpathia.

Those in attendance had many questions for Caroline during the presentation and she was kind enough to stay afterwards to answer many more.

A huge thank you to everyone who attended and to the Grant team for their hard work in making the evening a big success! We look forward to hosting more seminars across our branches in the future - look for event information in our newsletters, on our website, and in our branches. If you have a topic you'd be interested in for a future Carpathia seminar, please let your branch know about it.

NOTICE OF TRANSACTION FEE CHANGES

Effective October 1st, 2014

Wire Transfers:

Outgoing Canadian (Plus Costs)	\$ 12.00
Outgoing US (Plus Costs)	\$ 20.00
Outgoing Overseas (Plus Costs)	\$ 25.00
Incoming From Canada (Plus Costs)	\$ 12.00
Incoming From US (Plus Costs)	\$ 15.00
Incoming International (Plus Costs)	\$ 25.00
Regular Incoming Pension	\$ 2.50

Bill Payments:

Recall Bill Payment	\$ 10.00
Gold Account Members	
Utility (Hydro, Water, Phone, CUETS Mastercard)	FREE
All Others	\$ 1.55

Charge Backs:

Canadian Funds	\$ 6.00
US Funds	\$ 10.00

Cheques - Personalized Printing (done in branch):

4 Cheques (Minimum Order)	\$ 2.20
48 Cheques	\$ 12.00
100/200 Cheques	Not Available
Performance Plus Plan	
1 Order (Of 48 Cheques)	FREE
Excess Orders (Of 48 Cheques)	\$ 12.00

Gold Account Members

4 Cheques	\$ 2.20
12 Cheques	\$ 5.95
24 Cheques	\$ 7.55
48 Cheques	\$ 10.00

Cheque Certifications:

By Carpathia Members	\$ 5.25
By Non-Members	\$ 16.00

Money Orders/Bank Drafts:

Canadian Funds	\$ 5.25
US Funds (Via Bank Draft Only)	\$ 5.25

Membercards:

Lost Card Replacement Fee	\$ 5.00
Temporary Limit Increase	\$ 5.00
Permanent Limit Increase	\$ 50.00

Monthly Management/Administration:

Regular Chequing Accounts	\$ 2.00
All US Accounts (FREE For Gold Account Members)	\$ 2.00 ^{USD}

RRSP Early Redemption For Federal Homebuyer's Program:

If Mortgage Elsewhere (Discretionary Minimum)	\$100.00
Early Redemption, If Approved (Per Cert)	\$ 50.00

Other:

Balance Of Accounts (Transfer To Other Institution)	\$ 25.00
Estate File	\$ 50.00
Interim Financing	
Mortgage With Carpathia	\$125.00
Property Free & Clear	
Or Mortgage Elsewhere	\$200.00
CAFT Loan Payment Retries	\$ 32.00
Manual Statement Printing (Per Page)	\$ 2.50
PPR Registrations (Per Year, Our Costs)	\$11.00
Night Deposit Bags (Per Quantity Of 100)	\$100.00
Automatic Transfer (To Cover Overdrafts)	\$ 2.50
Transfer Between Memberships (To Cover Overdraft)	\$ 5.00
Tax Receipt Duplicates (T5s, T4RIFs, etc.)	\$ 10.00
Variable Rate Withdrawal (Tax Free Savings Account)	\$ 5.00
Record Search Of Vouchers	
Over 90 Days (Per Hour - Minimum \$15.00)	\$ 45.00
Over 90 Days (Per Copy)	\$ 2.00
Returned Mail (Address Unknown Or Moved)	\$ 25.00
Xtreme Savings Withdrawal (1 FREE Per Month)	\$5.00
Performance Plus Plan (Per Month)	\$ 13.35
Performance Plan (Per Month)	\$ 8.35
Safety Deposit Boxes	Prices Available On Request



Unlock unbeatable savings. Beginning this October.

The return of the Carpathia **Bonus Bond Beater** is close. Back by highly popular demand.



Celebrating
75

CARPATHIA
CREDIT UNION
КАРПАТІЯ

Unique values. True strength.



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



DESIGN CONTEST

Get creative and design a Member Card debit card for Carpathia Credit Union in honour of our 75th anniversary. Our 75th Anniversary Committee will pick two winning designs, one from each of the following age categories; over 18 years of age & under 18 years of age. The winning designs may actually be used on future Carpathia Member Cards.

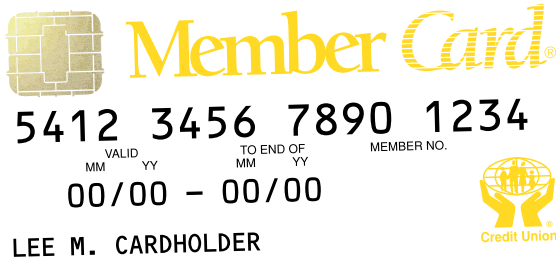
The under 18 winner will receive a cash prize of \$250.00 and the over 18 winner will receive a cash prize of \$500.00. Both winners will receive acknowledgement of their contribution on our website and in Carpathia's *Insight* newsletter.

A card template and design specifications are available on our website and in our branches, including a copy of our logo.

All designs should be reflective of Carpathia's 75th anniversary.

Please email any questions about the contest to marketing@carpathiacu.mb.ca. Deadline for entries is November 30th, 2014.

Design Me To Win!



Fall Holiday Hours 2014

Carpathia Credit Union will be closed the following days:

Labour Day Weekend:

Saturday, August 30th* and Monday, September 1st

Thanksgiving Weekend:

Saturday, October 11th** and Monday, October 13th

Remembrance Day:

Tuesday, November 11th

*For your convenience, our Henderson location will be open on Saturday, August 30th regular hours

**Our Main Street location will be open on Saturday, October 11th regular hours

Години Роботи під час осінніх вихідних 2014 р.

Кредитна Спілка Карпатія буде закрита в наступні дні:

День праці: у суботу, 30 серпня*, а також в понеділок, 1 вересня

День Подяки: у суботу, 11 жовтня**, а також в понеділок, 13 жовтня

День Памяті:

у вівторок, 11 листопада

* *До ваших послуг, наша Хендерсон філія буде відкрита у суботу, 30 серпня

**До ваших послуг, наша Мейн філія буде відкрита у суботу, 11 жовтня

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