



CARPATHIA'S
 INSIGHT

FALL
ОСІНЬ 2015

- Call for Nominations
- Scholarship Recipients
- Financial Speed Dating Event Recap
- Carpathia Connect
- TFSA Limit Increase
- Life Love Legacy Capital Campaign Support

• **2015 SCHOLARSHIPS**

Meet the six recipients

• **BOARD OF DIRECTORS**

Call for nominations

• **GOLD ACCOUNTS**

Information about our annual luncheon

Our Main Street Branch
has been renovated.

Come by 950 Main
Street and have a look!



Get \$50 for each qualifying referral
through our *Membership Referral
Program!*



Celebrating

75

CARPATHIA
CREDIT UNION
КАРПАТІЯ

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

**2015 - 2016
BOARD OF DIRECTORS**

Dr. Taras Babick, PRESIDENT
Roman Zubach, VICE PRESIDENT
Peter Washchyshyn, SECRETARY
Don Cilinsky, DIRECTOR
Demyan Hyworon, DIRECTOR
Donna Korban, DIRECTOR
Walter Kulyk, DIRECTOR
Irka Semaniuk, DIRECTOR
Susan Zuk, DIRECTOR

STANDING COMMITTEES

CHAIRPERSONS:

Roman Zubach, AUDIT & RISK
Irka Semaniuk, CORPORATE GOVERNANCE
Peter Washchyshyn, HR & COMPENSATION
Susan Zuk, NOMINATING
Don Cilinsky, PROPERTY & ENVIRONMENT
Walter Kulyk, PR & PROMOTIONAL

CORPORATE OFFICE

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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
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

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 **LIFE LOVE LEGACY SUPPORT**

Dear Members,

As President of Carpathia Credit Union Ltd., Western Canada's largest and most prosperous Ukrainian financial institution, I am delighted to announce that we have embarked upon a major sponsorship with the Lubov SSMI Foundation and Holy Family Home. Carpathia Credit Union has pledged five hundred thousand dollars to be given over a period of up to ten years to assist the upcoming major expansion and renovation of Holy Family Home - the *Life Love Legacy Capital Campaign* to be launched in the fall of 2015.

For over one hundred years, the Sisters Servants of Mary Immaculate have dedicated their mission to the care of the elderly and to the education of children. The Sisters' response to the needs of others is truly multifactorial - physical, psychological, social, and spiritual.

Our ability to support the Sisters is predicated not only upon their continued involvement in our organization, but also upon the continued ability of Carpathia to grow. The Board of Directors anticipates that, with your continued loyalty, in unison with our continued profitability, we together will be able to fulfill this pledge. We are making this pledge on behalf of our membership, as well as for the memory of our pioneer founders.

Carpathia Credit Union is truly honoured to be able to play a significant role in this massive endeavor. We are delighted to share this announcement with you. We look forward to a prosperous future as we continue to fulfill part of our mission statement - to support our Ukrainian community.

May the Good Lord continue to Bless the Sisters Servants of Mary Immaculate and the members of Carpathia Credit Union.

Respectfully,



Taras R. Babick, M.D.

President

Unlock unbeatable savings this October!

The return of the Carpathia **Bonus Bond Beater** is close. Check our website and branches in October for the rate.



Carpathia Credit Union SCHOLARSHIP RECIPIENTS

We are extremely proud to announce the following six recipients of the *2015 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 would like to congratulate all applicants for graduating. As always, it was a very difficult decision for our committee to choose the recipients. If you know someone who may be interested in applying for the *Carpathia Credit Union Scholarship* next year, please encourage them to

open a Carpathia membership now so they are eligible for when the time comes to apply. Plus, through our *Membership Referral Program*, we will reward each new member/associate and the referring party \$50. Good luck to the applicants as they enter the next chapter of their lives!



GABRIELA KARABIN

St. Mary's Academy

ENROLLED AT:

UNIVERSITY OF MANITOBA



NAZARIY DEMKOWICZ

Kildonan-East Collegiate

ENROLLED AT:

UNIVERSITY OF MANITOBA



DIANA TOPOLNITSKA

Lord Selkirk Regional

ENROLLED AT:

UNIVERSITY OF MANITOBA



ALEXA CHIMUK

Garden City Collegiate

ENROLLED AT:

UNIVERSITY OF WINNIPEG

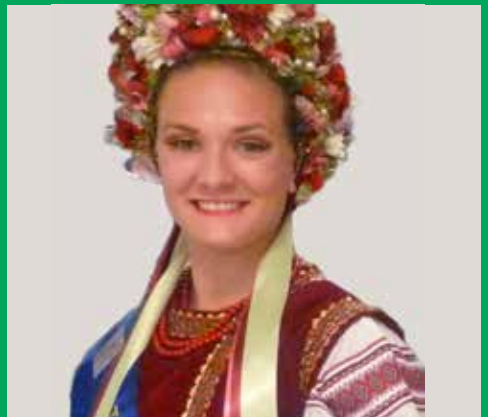


PEIRCE DICKSON

St. John's Ravenscourt

ENROLLED AT:

UNIVERSITY OF MANITOBA



LARYSSA YAKIMOSKI

Miles Macdonell Collegiate

ENROLLED AT:

UNIVERSITY OF MANITOBA

Carpathia Credit Union PAVILION SUPPORT

Carpathia Credit Union is proud to have been acknowledged for its financial and cultural contribution during Folklorama by the Ukraine-Kyiv Pavilion.

Dr. Taras R. Babick, the President of The Board of Directors of Carpathia Credit Union, graciously accepted the honour on behalf of the membership at the pavilion on August 14.

The gift of appreciation was presented to Carpathia by Joanne Lewandosky, Chair of the Fundraising Portfolio for the pavilion.



*Engraving on gift of appreciation:
Kyiv Pavilion congratulates Carpathia Credit Union on the occasion of their 75th Anniversary and gratefully acknowledges their continuous financial and cultural support to the Ukrainian Community 2015*



EARN \$4,500 MORE TAX-FREE INVESTMENT INCOME

- » 2015 TFSA CONTRIBUTION LIMIT HAS INCREASED TO \$10,000
- » CONTACT YOUR BRANCH TO TAKE ADVANTAGE OF THE NEW LIMIT

- » FLEXIBLE SAVINGS WITH COMPETITIVE INTEREST RATES
- » SAVE FOR SHORT OR LONG TERM GOALS
- » NO TAXES ON INTEREST INCOME OR WITHDRAWALS

204.989.7400 | www.carpathiacu.mb.ca

950 Main Street | 80-2200 McPhillips Street | 1341-A Henderson Highway | 1375 Grant Avenue



Celebrating
75

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CALL FOR NOMINATIONS

FORWARD-THINKING

STRONG INTERPERSONAL SKILLS

THINK STRATEGICALLY

PASSION FOR COMMUNITY SUPPORT

BUSINESS JUDGEMENT

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 Susan Zuk (Chair, Nominating Committee) at board@carpathiacu.mb.ca.

For more information about the role please visit our website at carpathiacu.mb.ca/board-nominations.cfm.

The deadline for completed applications is Friday, September 18, 2015 at 5:00pm.



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Ми шукаємо кандидатури кваліфікованих членів щоб представляти наше членство в Раді Директорів на наступних річних виборах.

Наша Рада директорів працює щоб забезпечити тривалий успіх нашої кредитної спілки водночас задовольняючи потреби членів. Кожен директор бере активну участь у стратегічному плануванні кредитної спілки для того щоб вона надалі залишалася найбільшою Українською фінансовою установою в Західній Канаді.

Підходящий кандидат буде:

- » ДАЛЕКОГЛЯДНИМИ З СИЛЬНИМИ НАВИЧКАМИ МІЖОСОБИСТОГО СПІЛКУВАННЯ
- » ДОТРИМУВАТИСЯ ВИСОКИХ ЕТИЧНИХ СТАНДАРТІВ ТА МАТИ ЗДАТНІСТЬ ПРИЙМАТИ ВАЖЛИВІ БІЗНЕС РІШЕННЯ
- » ВИСТУПАТИ В ЯКОСТІ ЛІДЕРА І СТРАТЕГІЧНОГО ПАРТНЕРА КРЕДИТНОЇ СПІЛКИ
- » ПРИСТРАСТНИМ ЩОДО ПІДТРИМКИ УКРАЇНСЬКОЇ ГРОМАДИ
- » ПРИЙМАТИ ОБГРУНТОВАНІ РІШЕННЯ, ЯКІ ЗБІГАЮТЬСЯ З НАШИМ КОРПОРАТИВНИМ БАЧЕННЯМ ТА МІСІЄЮ

Якщо ви маєте навички та якості щоб бути лідером ошадно-кредитної спілки "Карпатія", або ви знаєте когось, хто може бути підходящим кандидатом, будь-ласка дайте нам знати відправивши листа на ім'я Сьюзан Жук (Голова Комітету з призначень) по електронній пошті на адресу board@carpathiacu.mb.ca.

Для отримання більш детальної інформації про роль директора, будь ласка, відвідайте нашу веб-сторінку carpathiacu.mb.ca/board-nominations.cfm.

Термін подачі заявок завершується в п'ятницю, 18 вересня, 2015 року, о 5:00 вечора.

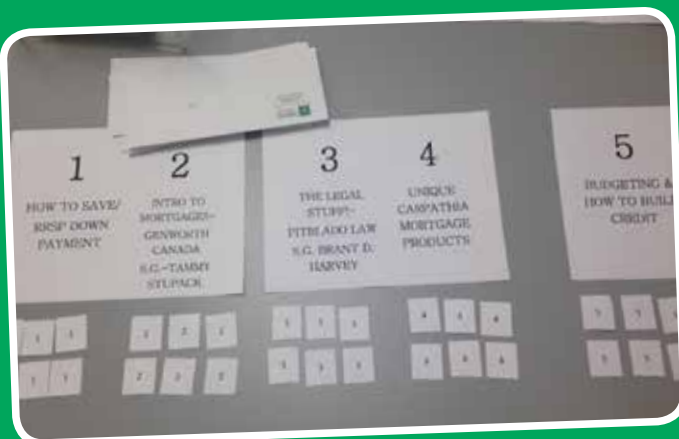
FINANCIAL SPEED DATING EVENT

On May 13th, our Henderson Branch encouraged a group of young members and associates to 'date their finances' as an initiative to create awareness of what's involved in buying a home.

The seminar took place in the evening and the branch space was transformed into a relaxed and friendly atmosphere with music, party snacks, and sectioned off spaces that allowed small groups to rotate through 5 different short presentations.

The presentation covered details about how to build credit; how to save for a down payment; the 'legal stuff' involved in buying a home; the basics of mortgage insurance; and the unique mortgage options Carpathia Credit Union has to offer.

A huge thank you to our special guest presenters, Tammy Stupack (Genworth Canada) and Brant D. Harvey (Pitblado Law), who each stuck around after to answer one-on-one questions!



Left - Right: Julia, winner of an iPad Mini door prize and Lesia, Henderson Branch Manager

Carpathia Credit Union 23RD GOLD LUNCHEON

Our Gold Account Luncheon will be held this year on Thursday, December 3, 2015. This luncheon is a tradition that is now going into its 23rd year. If you're one of our Gold Account members or associates, we highly recommend you attend!

Here are the details of the luncheon:

- Thursday, December 3, 2015
- 12 noon – 1:30pm
- \$12.50 Gold Account holder ticket
- \$33.50 Non-Gold Account holder ticket
- Special gift giveaways
- Performance from an English-Ukrainian Bilingual Program children's choir

Tickets will be available to purchase in branches after Thanksgiving. Our Gold Account is offered to all members and associates who are 65 years of age and older. Please contact our marketing department or one of our branches if you have any questions about the account or the event.

Carpathia Credit Union PEOPLE HELPING PEOPLE

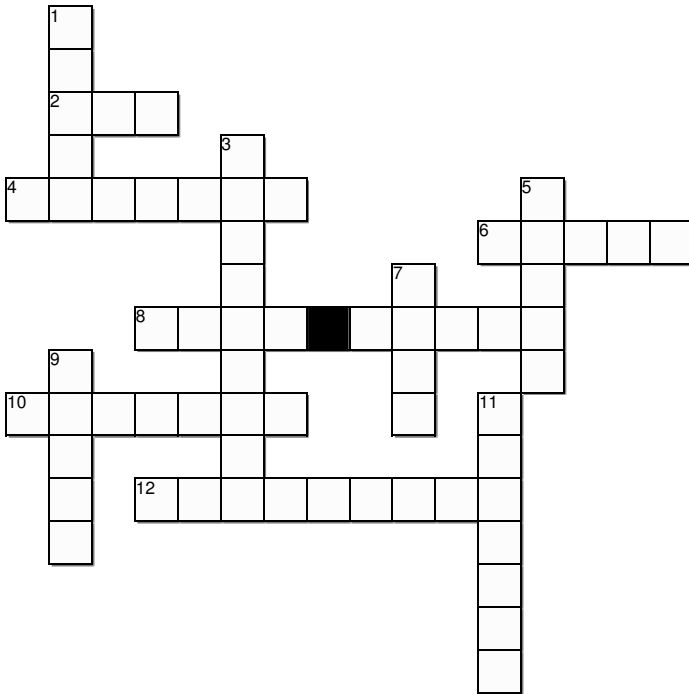
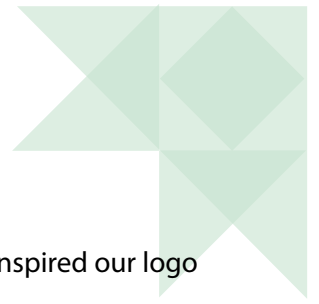
Why do 217 million people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve the communities and lives of their members.

On October 15, 2015, join credit union members around the globe in celebrating International Credit Union Day® and experience the credit union difference.

Visit us at Carpathia Credit Union and celebrate with your fellow member owners!



ALL ABOUT CARPATHIA CROSSWORD



Across

- 2. A traditional symbol that inspired our logo
- 4. CEO is Walter _____
- 6. Avenue name of our newest branch
- 8. A mortgage and line of credit product
- 10. First donation granted to _____ and Macenko
- 12. The financial institution of choice for Manitoba's _____ Community

Down

- 1. Founded by _____ Topolnicky in 1940
- 3. Xtreme _____ is a limited time product with a tiered rate
- 5. Corporate colour
- 7. Number of branches
- 9. Vice President is _____ Zubach
- 11. Carpathia _____ is our mobile banking app

All answers can be found on our website (www.carpathiacu.mb.ca)



LET'S CONNECT!

Connect to your accounts 24/7 with our mobile banking app - Carpathia Connect







Pay Bills | Transfer Funds | Send *Interac*® eTransfers | Check Balances



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Publications mail agreement no. 40063217
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952 Main Street
Winnipeg, MB R2W 3P4



FALL HOLIDAY HOURS 2015

Carpathia Credit Union will be CLOSED the following days:

LABOUR DAY WEEKEND:

SATURDAY, SEPTEMBER 5* AND MONDAY, SEPTEMBER 7

THANKSGIVING WEEKEND:

SATURDAY, OCTOBER 10** AND MONDAY, OCTOBER 12

REMEMBRANCE DAY:

WEDNESDAY, NOVEMBER 11

*For your convenience, our Henderson location will be open on Saturday, September 5 regular hours

**Our Main Street location will be open on Saturday, October 10 regular hours

ГОДИНИ РОБОТИ ПІД ЧАС ОСІННІХ ВИХІДНИХ 2015 Р.

Кредитна Спілка Карпатія буде ЗАКРИТА в наступні дні:

ДЕНЬ ПРАЦІ

У СУБОТУ, 5 ВЕРЕСНЯ*, А ТАКОЖ В ПОНЕДІЛОК, 7 ВЕРЕСНЯ

ДЕНЬ ПОДЯКИ:

У СУБОТУ, 10 ЖОВТНЯ**, А ТАКОЖ В ПОНЕДІЛОК, 12 ЖОВТНЯ

ДЕНЬ ПАМ'ЯТІ

У СЕРЕДА, 11 ЛИСТОПАДА

*До ваших послуг, наша Хендерсон філія буде відкрита у суботу, 5 вересня

**До ваших послуг, наша Мейн філія буде відкрита у суботу, 10 жовтня

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Sunday Closed

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