



FALL ОСІНЬ 2016

• Transcona Branch Opening • Scholarship Recipients • Email Collection In Progress
• Nomination Message • Upcoming Events • Community BBQ Recap • Holiday Hours

• EMAIL COMMUNICATIONS

Stay informed by giving us your email (pg. 6)

• SCHOLARSHIPS

Meet the 2016 recipients (pg. 6)

• TRANSCONA BRANCH

Now open to serve all your banking needs at 1-850 Regent Ave West (pg. 4)
(staff pictured above)

NEW: Apply for loans online!



CARPATHIA
CREDIT UNION
КАРПАТІЯ

Unique values. True strength.

2016 - 2017

BOARD OF DIRECTORS

Roman Zubach, PRESIDENT
Donna Korban, VICE PRESIDENT
Peter Washchyshyn, SECRETARY
Ivan Baniias, DIRECTOR
Don Cilinsky, DIRECTOR
Demyan Hyworon, DIRECTOR
Noella Pylypowich, DIRECTOR
Irka Semaniuk, DIRECTOR
Susan Zuk, DIRECTOR

STANDING COMMITTEES

CHAIRPERSONS:

Demyan Hyworon, AUDIT & RISK
Irka Semaniuk, CORPORATE GOVERNANCE
Peter Washchyshyn, HR & COMPENSATION
Noella Pylypowich, NOMINATING
Don Cilinsky, PROPERTY & ENVIRONMENT
Susan Zuk, COMMUNITY SUPPORT

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

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

Branch News ON TWITTER @CARPATHIACU



James Teitsma
@JamesTeitsma



Following

Pleased to #welcome CARPATHIA Credit Union with @BLAIRYAK to #Transcona at their #GrandOpening at 850 Regent Ave W!



RETWEETS

3

LIKES

7



5:06 PM - 23 Jun 2016



3



7



Paula Havixbeck @HavixbeckPaula · Jul 21

Great place for all your banking. I just got a great mortgage rate and fantastic service @CarpathiaCU on Grant Ave.



1



3



Meet the **new** faces at our Grant Branch



Ainsley Fewings
Financial Services
Representative



Ashley Elkiw
Branch Manager



Chelsey Staniforth
Member Services
Representative Supervisor

A Message from the President

STRATEGIES IN AN ERA OF CHANGE

Change is something that every Credit Union faces each and every day. In most situations these changes relate to the ongoing challenges of managing the Credit Union. The ultimate challenge for management and the board is to recognize or anticipate when the change is occurring and to act decisively.

As a board we must be most cognizant of the Credit Union's activities and be able to set expectations and accountability for management. In today's financial environment boards must practice more awareness in the manner management is accomplishing their operational plans. To this end the board and the CEO work collaboratively to discuss strategy, results and risks of the credit union.

At Carpathia Credit Union, the board and management have recently concluded a strategic plan supported by a strong risk management program that will guide the Credit Union into the future.

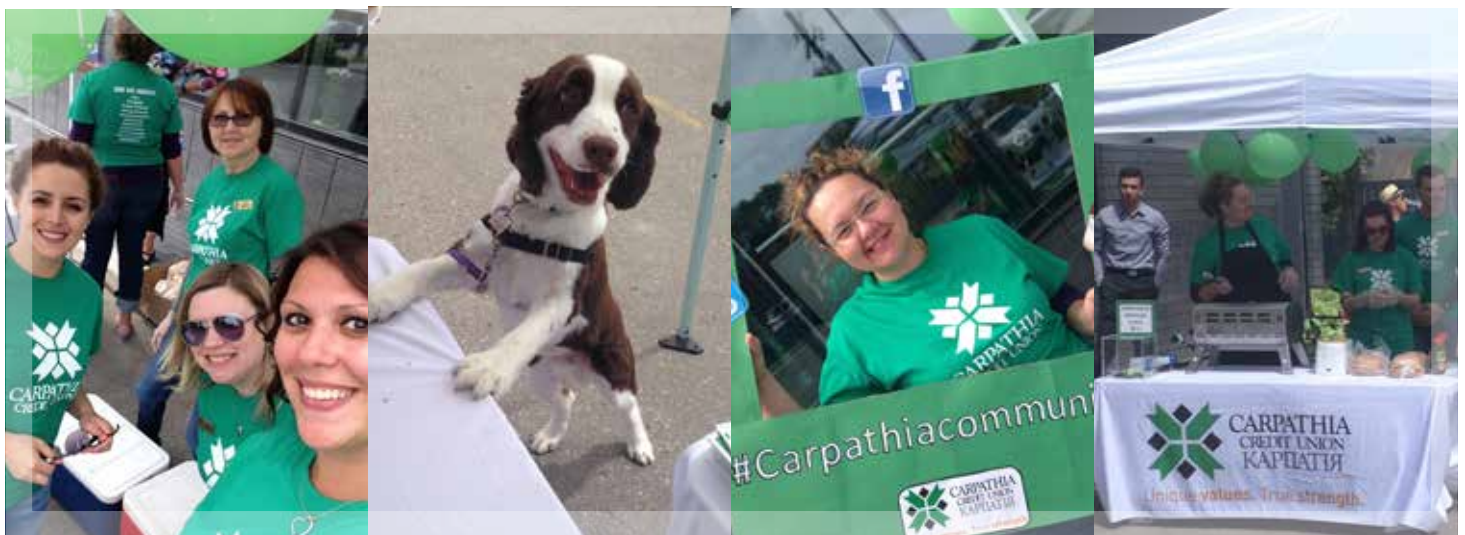
- Roman Zubach, President

Зміни це те, з чим кожен кредитний союз стикається кожен день. У більшості випадків ці зміни пов'язані з поточними проблемами управління кредитовою спілкою. Але найголовніше завдання для керівництва і Ради полягає в визначенні або в можливості передбачити, коли зміни відбуваються і діяти рішуче.

Як Рада ми повинні бути найбільш обізнані про діяльність кредитної спілки та бути в змозі встановити очікування на майбутнє та підзвітність для менеджменту. У сьогоднішньому фінансовому середовищі Рада повинна добре розуміти способи за допомогою яких менеджмент досягає виконання їх оперативних планів. З цією метою Рада Директорів і генеральний директор працюють разом, щоб обговорити стратегії, результати і ризики кредитної спілки.

В кредитній спілці Карпатія, рада та управління нещодавно уклали стратегічний план, за підтримки сильної програми управління ризиками, яка буде направляти кредитний союз в майбутньому.

- Роман Зубач, Президент



Branch News

COMMUNITY BBQ IN RIVER HEIGHTS

About 115 hot dogs were served to members of the community surrounding our Grant and Waverley branch on Thursday, July 14.

This was the first community BBQ held at that location and it turned out to be a big success thanks to the

enthusiasm of the Grant branch team; greater than expected weather; and our Fat Cat mascot who helped attract the attention of people passing by.

All those who got food were encouraged to make a donation to support Montrose School and over

\$500 was raised by the end of the three-hour event.

Thank you to all who came by to support us and Montrose School that day.

As you can see by the photos above, it was a ton of fun!

New Branch News

A BIG TRANSCONA WELCOME

Carpathia's fifth and newest branch opened for business on Wednesday, June 8 at 1-850 Regent Avenue West. An official Grand Opening ceremony followed suit during the evening of Thursday, June 23.

Our Grand Opening was celebrated with a traditional ribbon cutting ceremony in front of many of Carpathia's staff and public representatives of the area.

If you haven't stopped by our newest location yet, you should!

Our welcoming staff is available during regular business hours for all your financial service needs – no appointment necessary.

We understand that conducting regular business at this branch may be more convenient for our existing members and associates who are in

the Transcona area. It's really simple for us to switch your account over to the new branch; all you need to do is ask.

We will be having a Community BBQ on Friday, September 16 from 11:00 am to 2:00 pm. Come by to meet the new team and see the branch!



(left to right): Walter Dlugosh (CEO), Roman Zubach (President) and Don Cilinsky (Board Member)



(left to right): Ekaterina (Henderson), Iryna (McPhillips) and Iryna (Corporate)



(left to right): Sylvia, Darka & Tracy (Corporate) and Lesia (Henderson)



(left to right): Roman Zubach (President), Walter Dlugosh (CEO) and Wilson Griffiths (Credit Union Central of Manitoba)



Katrusia Manning
Financial Services
Representative



Shelly Maslechko
Branch Manager



Tenille Black-Greaves
Member Services
Representative Supervisor

Meet the Regent branch team

Did you know? All three of them have come from working in the same positions at our Grant branch and are excited to now be working closer to home!

Carpathia Credit Union

A 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 Noella Pylypowich (Chair, Nominating Committee) at board@carpathiacu.mb.ca.

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

The deadline for completed applications is Friday, September 16, 2016.



Strategic Thinking
Strong Interpersonal Skills
Active Leader
Passion for Community Support
Business Judgement

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 ощадно-кредитної спілки "Карпатія", або ви знаєте когось, хто може бути підходящим кандидатом, будь-ласка дайте нам знати відправивши листа на ім'я Ноелла Пилипович (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/boardnominations.cfm.

Термін подачі заявок завершується в п'ятницю, 16 вересня, 2016 року, о 5:00 вечора.

Community News

2016 SCHOLARSHIP RECIPIENTS

We are extremely proud to announce the following six recipients of the *2016 Carpathia Credit Union Scholarship*.

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

Congratulations to all of our members and associates who graduated this year!



ADRIANNA KARPA
Glenlawn Collegiate



ANDREW SHYMANSKI
Garden City Collegiate



ANDRIY MYTSYSHYN
Garden City Collegiate



DANIEL FRASER
Garden City Collegiate



NICHOLAS SAWKA
Garden City Collegiate



SHANELLE TYCHOLIS
Collège Pierre Elliot Trudeau

Coming Soon

EMAIL COMMUNICATIONS

Let us keep in touch! Why wait until you receive the printed newsletter or for when you visit a branch? Carpathia news will soon be available via opt-in email subscription through which you can receive timely information about products & services, upcoming events, exceptional rates and current

promotions.

Once we are ready to launch our email management system, we will send an email to all the addresses we have on file. Contact us now to make sure we have your current information. Opting out will always be an option.

YES, I WOULD LIKE TO RECIEVE
EMAILS FROM CARPATHIA
CREDIT UNION!

SUBSCRIBE

Upcoming Event

FREE INFORMATION SESSION

Do you know the Carpathia Credit Union offers *Interac* e-Transfers®, credit cards with a rewards program, the K2K Mortgage or travel insurance? A recent focus group conducted with our members/associates brought to light that many people were unaware we had these (and other) products and services available.

We invite you to 'An Evening with Your Credit Union – Let's Talk...' where we'll provide information on a variety of products that you may want to know more about.

- Hosted by and at our McPhillips branch (80-2200 McPhillips Street, Winnipeg)
- October 26, 2016 at 6:30pm
- Open to our members/associates and to the general public
- A FREE event

If you're interested in attending, please RSVP to Oksana by email at orayter@carpathiacu.mb.ca or by phone at (204) 989-7437.



New Service

ATM BILL PAYMENTS

We are pleased to announce we recently launched a new service at our ATMs: Electronic Bill Payments. This service is available to all members/associates who have a Carpathia debit card and have registered their bills with us. Bills may be registered in person or through online banking.

As with all other forms of bill payments at Carpathia, the ATM Electronic Bill Payments will be processed the following business day.

Each bill payment has a service charge of \$0.65 and members/associates will be charged monthly based on activity and account type.

This new service is available to Carpathia account holders at Carpathia ATMs only.



GOLD ACCOUNT HOLDERS



2016 GOLD ACCOUNT LUNCHEON



CARPATHIA
CREDIT UNION
КАРПАТІЯ

Unique values. True strength.

Thursday, December 1

Noon - 1:30pm

Turkey Lunch

Choir Performance

TICKETS AVAILABLE
IN BRANCHES
AFTER THANKSGIVING



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



Unlock unbeatable savings this October!

Our **Bonus Bond Beater** will be available this October. Check our website and branches in October for the rate.

PLEASE MAKE NOTE OF OUR UPCOMING HOLIDAY HOURS.
 БУДЬ ЛАСКА, ЗВЕРНІТЬ УВАГУ НА МАЙБУТНІ СВЯТКОВІ ГОДИНИ.

September 3 – All branches will be closed except for Henderson
 3 Вересня - Всі відділення будуть закриті за винятком Хендерсон

September 5 – All branches will be closed
 5 Вересня - Всі відділення будуть закриті

October 8 – All branches will be closed except for Main
 8 Жовтня - Всі відділення будуть закриті за винятком Мейн

October 10 – All branches will be closed
 10 Жовтня - Всі відділення будуть закриті

November 11 – All branches will be closed
 11 Листопада - Всі відділення будуть закриті

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BRANCH LOCATIONS

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

NEW! 1-850 Regent Avenue W
 Winnipeg, MB R2C 3A8
 Ph: 204.989.7400
 Fax: 204.989.7404

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

1375 Grant Avenue
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