

CARPATHIA'S INSIGHT

FALL 2018 | ОСІНЬ 2018



CARPATHIA
CREDIT UNION
КАРПАТІЯ

Unique values. True strength.



NICHOLAS RAWLUK
CEO

A MESSAGE FROM THE CEO

Seven months into my tenure at Carpathia, I continue to be impressed by the level of engagement from our staff, board, and membership. The launch of our new credit card suite is a recent example where I have continued to have and observe great conversations across our organization and membership. Since the credit card relationship is new, management decided to carry out a 'soft launch' where marketing would focus on in-branch conversations. The level of excitement amongst the staff quickly carried through to positive member dialogue and excellent momentum in member applications. Hearing from members that we achieved our goal of extending a competitive credit card offering through first-rate choice, rewards, and benefits have been truly fulfilling.

In our last newsletter, we spoke about Deposit Anywhere, which would let members deposit cheques using the My Carpathia mobile app. We are pleased to say that this feature has been activated in your app and we trust that you will find it to be a convenient way to deposit cheques at a time and place of your choosing. If eTransfers are your preferred option over cheques, then you will hopefully have noticed that at the same time we were able to lower the costs of eTransfers we were also able to raise the limits substantially.

If you or someone you know is interested in playing a more prominent part in the future of our credit union, I would also like to draw your attention to the Board of Directors call for nominations on page three of this newsletter. Regardless of your desired level of participation at our Annual General Meeting, please note that the venue has been changed to Holy Eucharist Parish Centre at 460 Munroe Avenue. We are pleased to mention this will also be the venue for the Gold Account Christmas function.

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

2018 BOARD OF DIRECTORS

Roman Zubach, PRESIDENT
Peter Washchyshyn, VICE PRESIDENT
Noella Pylypowich, SECRETARY
Dr. Taras Babick, DIRECTOR
Ivan Baniias, DIRECTOR
Don Cilinsky, DIRECTOR
Demyan Hyworon, DIRECTOR
Irka Semaniuk, DIRECTOR
Susan Zuk, DIRECTOR

STANDING COMMITTEES

CHAIRPERSONS:

Peter Washchyshyn, AUDIT & RISK
Dr. Taras Babick, CORPORATE GOVERNANCE
Don Cilinsky, HR & COMPENSATION
Irka Semaniuk, NOMINATING
Demyan Hyworon, 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

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IMPORTANT UPDATES

GOLD ACCOUNT CHRISTMAS FUNCTION - NEW Location!

**Holy Eucharist Parish Centre | 460 Munroe Ave, Winnipeg
Thursday, December 6 at 12:00 pm - 1:00 pm**

Save the date! Please watch for further details about the Gold Account Christmas function in branch and on our website (www.carpathiacu.mb.ca). Tickets on sale mid October.

eTransfer limits

Max transfer limits have been increased!

\$1000 → \$3000 | \$3000 → \$5000 | \$5000 → \$10,000 | \$10,000 → \$20,000

We have decreased the eTransfer fee from \$1.50 to \$1.00

Deposit cheques with a *snap!*
Deposit cheques using the My Carpathia Mobile app



Our exciting *new* line of credit cards are here.



Switch or *sign up* today!

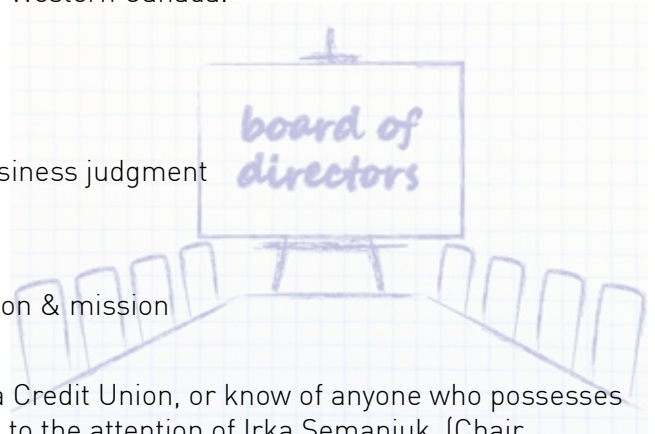
CALL FOR NOMINATIONS

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@carpathiacu.mb.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 Friday, September 14, 2018 at 5:00 pm

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 обґрунтовані 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 Ірка Семанюк (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 <https://www.carpathiacu.mb.ca/AboutUs/Nominations>.

Термін подачі заявок завершується в п'ятницю, 14 вересня, 2018 року, о 5:00 вечора.

We are extremely proud to announce the eight recipients of the 2018 Carpathia Credit Union Scholarship. We appreciate and support excellence based on strong academic standing and noteworthy participation in extra curricular activities in the Ukrainian community and our community-at-large.

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



Alexa Jaworsky
Mennonite Brethren (MBCI)



Alexa Yasinski
River East Collegiate



Ainsley Brown
Transcona Collegiate



Allie Skwarchuk
Seven Oaks Met School



Iryna Medvid
College Garden City



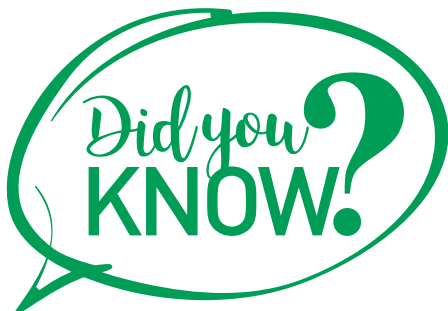
Kendal Franchuk
Lord Selkirk Regional



Marysa Fosty
St. Mary's Academy



Micheal Lee
Saint Paul's High School



Some of our new credit cards (including student credit cards) offer Mobile Device Insurance!

Coverage up to \$1000 in the event your cell phone, smartphone or tablet is lost, stolen, accidentally damaged or experiences mechanical failure.



CONGRATULATIONS DR. BABICK

2018 CMA HONORARY MEMBER



Doctors Manitoba is entitled to nominate four Honorary Member candidates each year for selection by the CMA Board of Directors. Recipients enjoy all the rights and privileges of CMA membership free for life. Physicians or non-physicians may be eligible if they have attained eminence in medicine, science or the humanities, or rendered significant services to the CMA. Physician nominees must be at least 65 years old, CMA members in good standing, and members for at least 10 years.

Terry Babick has practiced medicine in Manitoba since completing his residency at the University of Manitoba in 1977. Dr. Babick has been involved with The College of Physicians and Surgeons of Manitoba (CPSM), since he initially served as the Complaints Consultant. He is presently the Deputy Registrar, who is responsible for Standards, Physician Health, Continuing Professional Development, and the Quality Assurance Program. He has also served as a member of the Executive Committee of the Federation of Medical Regulatory Authorities of Canada.

Dr. Babick's passion is Ukrainian folk dance. He is the choreographer and founder of the ORLAN Ukrainian Folk Ensemble, which has travelled the world over the past 45 years. He has the unique honour of being the only individual who has ever received the President of Ukraine's Medal for Merited Artistry – an award that is reserved only for citizens of Ukraine who have achieved significant status in the Arts. In addition, he has also received the Queen Elizabeth II Golden Jubilee Medal, and a similar award from the United Nations, for Volunteerism.

Dr. Babick and his wife, Patrusia, have two children – Dr. Andrea, who is his partner in family practice, and son John, who is a dental hygienist in Winnipeg.

*stay
in touch!*

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ARE YOU TRAVELING OUTSIDE OF CANADA?

We may need to update your debit card!

Call or visit your nearest branch for details



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CARPATHIA IN THE COMMUNITY

On May 19th, 2018 Carpathia Credit Union Limited and Ukrainian Winnipeg welcomed the popular pop group **ANTYILA**. The event fostered a great deal of enthusiasm from the Ukrainian population especially from the new Ukrainian Youth. Below are some pictures from the event.



In July, Carpathia Credit Union participated in the Financial Challenge at Blood Services!
We are very happy and proud of everyone that took the time to donate blood.
Looking forward to next year's challenge!



Carpathia Receives the North End BIZ Award

Mayor Brian Bowman presented the North End BIZ Award to Carpathia Credit Union to recognize and celebrate the contributions that we have made to enhance our local Business Improvement Zone.

In addition to meeting banking needs in the area, Carpathia contributes to neighborhood programs and activities, including daycares, schools, neighborhood clean-ups, and community groups.



CARPATHIA IN THE COMMUNITY



Big thank you to the Ukraine-Kyiv Pavilion and the Spirit of Ukraine Pavilion for having our CEO Nick Rawluk and his family out to the Pavilions during this year's Folklorama. We are proud to sponsor this incredible event.



Our 80th AGM will be held Wednesday, January 23, 2019.

More details to follow

NEW Location : Holy Eucharist Parish Centre

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

September 1 – All branches will be closed except for Henderson
1 Вересня - Всі відділення будуть закриті за винятком Хендерсон

September 3 – All branches will be closed
3 Вересня - Всі відділення будуть закриті

October 6 – All branches will be closed except for Main
6 Жовтня - Всі відділення будуть закриті за винятком Мейн

October 8 – All branches will be closed
8 Жовтня - Всі відділення будуть закриті

November 12 – All branches will be closed
12 Листопада - Всі відділення будуть закриті



Loan Special

Rates as low as **4.99%***
Ask Us For Details

*Personal Loan Only. Variable Rate. OAC Some Conditions Apply.
Rates subject to change without notice.