

# CARPATHIA'S INSIGHT

FALL 2019 | ОСІНЬ 2019



## AMALGAMATION

We are excited about the news that the two credit unions have joined forces to form a single and stronger Credit Union to represent the Ukrainian community. This unification means that Carpathia will have about \$620 million in assets. It is also exciting for members and associates since there will be an additional branch in the north part of the city, with a drive thru ATM!! The official amalgamation day was on July 1st, 2019! \*See page 3 for details

## OUR NEW LOGO



This logo represents the unification of the former North Winnipeg Credit Union and Carpathia Credit Union.

## KEY DATES & HOLIDAY HOURS

- October 12th - Main & Leila Branch Open, All others closed
- October 14th - All Branches Closed for Thanksgiving
- November 11th - All Branches Closed for Remembrance Day
- November 22nd - Branches Open till 4pm  
*Leila branch open regular hours*
- Nov. 23rd - 25th - All branches closed  
*Leila branch open to Leila members*
- 'December 5th - Gold Lunch - Holy Eucharist Parish Centre

**Free**  
**eTransfers**

with Performance Plus & Campus Plans

Ask us for details



# 2019 BOARD UPDATE

With the amalgamation between North Winnipeg Credit Union and Carpathia Credit union, we'd like to welcome 3 new members to the Board of Directors.

## 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

310 Leila Avenue  
Winnipeg MB R2V 1L8  
Ph: 204.954.7450 Fax: 204.954.7460

Email: info@carpathia.ca  
Website: carpathiacu.ca  
Instagram: @carpathiacreditunion  
Twitter/Facebook: @carpathiaCU

## Board of Directors 2019/2020

**Roman Zubach** - Chair

**Dr. Taras Babick** - Vice Chair

**Noella Pylypowich** - Secretary

**Nicholas Chubenko** - Director

**Don Cilinsky** - Director

**Demyan Hyworon** - Director

**Sophia Kachor** - Director

**Donna Korban** - Director

**Mike Mager** - Director

**Irka Semaniuk** - Director

**Eugene Waskiw** - Director

**Susan Zuk** - Director

## Standing Committees 2019

Chairpersons:

**Demyan Hyworon**, Audit & Risk

**Dr. Taras Babick**, Corporate Governance

**Don Cilinsky**, HR & Compensation

**Irka Semaniuk**, Nominating

**Susan Zuk**, Property & Environment

**Noella Pylypowich**, Community Support

## BRANCH HOURS

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

## LEILA BRANCH HOURS

**Mon - Wed** 9:30am - 5:00pm  
**Thurs - Fri** 9:30am - 6:00pm  
**Saturday** 9:30am - 3:00pm  
**Sunday** Closed

# A note to our Members:

After a successful member vote in April, Carpathia Credit Union and North Winnipeg Credit Union officially amalgamated on July 1, 2019. We are very excited to be moving forward with the process and thought this would be a good time to provide our members with some important updates.

Effective July 1st, 2019 Carpathia Credit Union Limited officially amalgamated with North Winnipeg Credit Union. All staff remain at the branches they previously worked at except for a select few, so you can continue to enjoy the relationships with staff at the same branches you are accustomed to.

There has been no immediate effect on your daily banking. Carpathia has begun a major banking conversion process that will be finalized in November 2019 and we will only be able to begin converting the former North Winnipeg Credit Union banking system after that time.

This November, Carpathia Credit Union will have access to their accounts when attending the former North Winnipeg Credit Union - Leila Branch and vice versa. We are working on a solution to allow access prior to system conversion and we will continue to update members via in branch information, Facebook, e-blasts, and newsletters.

As we continue the merger process; rates, service charges, and product offerings will continue to be aligned across the amalgamated credit union. As per the practice of both former credit unions, formal notice will be provided prior to any service charge or product structure changes.

Re-branding of the combined credit union has already begun but will take time to fully complete. As per the communications surrounding the member vote, the amalgamated credit union will be named Carpathia Credit Union and will adopt the logo of the former North Winnipeg Credit Union.

Carpathia Credit Union will continue to be led by the existing Chief Executive Officer, Mr. Nicholas Rawluk. Nick is well equipped with the vision and experience to lead Carpathia Credit Union through this exciting evolution. North Winnipeg Credit Union's former CEO, Lisa Jaworsky, has assumed an executive role as Chief Member Experience Officer where she will continue to thrive as a committed service and people leader.

All staff are eager to continue serving the membership under the newly merged credit union with more branches that provide new products and services along with the same friendly service you have formerly experienced.

For any questions or more information visit or contact your local Carpathia Branch.







# SCHOLARSHIP



# Winners



**Chantel Santilli**  
Westwood Collegiate



**Emma Wedlake**  
Transcona Collegiate



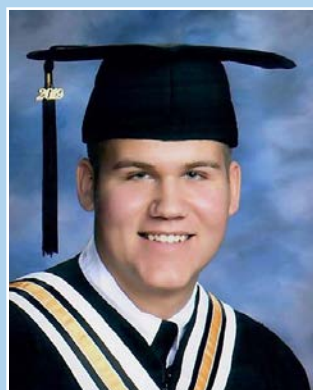
**Delaney Martin**  
Transcona Collegiate



**Mary McCarvill**  
St. Mary's Academy



**Julianna Chubenko**  
MBCI



**Cameron Krall**  
Garden City Collegiate



**Sophia Cap**  
Dakota Collegiate

We are extremely proud to announce the 2019 Scholarship recipients:

5 from Carpathia Credit Union and 2 from North Winnipeg Credit Union.

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 who graduated this year!**

# 2019 Gold Luncheon



This years Gold Luncheon will be on **Thursday, December 5th, 2019**

Tickets will be available in branches commencing November 2019. Seating will be limited.

# Annual General Meeting

The Annual General Meeting will be held later on in the year as Carpathia Credit Union's year-end has shifted to December. Our **AGM will be April 29th, 2020.** December's newsletter will have more info.



**Fall** Loan Special  
Rates as low as **5.25%\***

SOME CONDITIONS APPLY | ASK US FOR DETAILS

## THE IMPORTANCE OF PASSWORD PROTECTION



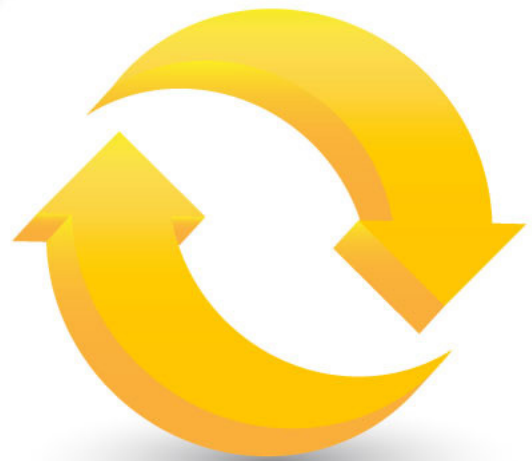
We strongly advise our members to take good information protection steps to safeguard their personal information, by:

- Using strong passwords
- Changing passwords regularly
- Regularly reviewing credit scores
- Not responding to unsolicited emails purporting to be from any financial institution and requesting personal information
- Monitoring all accounts frequently for odd or unauthorized activity

## AUTOPAY

is now available for your  
Carpathia Credit Card.

**Never miss a payment!**



## CORE SYSTEM CONVERSION

Carpathia Credit Union will be switching banking systems in late November. Be sure to follow us on social media and sign up for our e-blasts to stay informed.

### **Why are we switching?**

To improve features and overall member satisfaction.

### **What will be new?**

#### ***Verifast***

One of many exciting changes to our system will be the ability to have Verifast.

A faster, more secure, verification process that uses a hand scanner to identify each individual member.

#### ***FFX - Foreign Exchange***

Additional currencies will be added so that you will be able to make foreign exchange with Carpathia's great rates.



# Carpathia in the Community



Kyiv Pavilion



Spirit of Ukraine

# Our Credit Union Family





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



## YOU ARE CONNECTED TO SOME GREAT WORK GOING ON IN THE WORLD!

### Co-operative Development Foundation (CDF Canada)

Is an international development organization building prosperity in communities around the world. It works with local partners in Africa, Asia and Latin America to establish and grow community-owned co-operatives to help people achieve more prosperous, self-reliant lives. In 2017 alone, CDF impacted 213,000 women, men and children by focusing on food security, community and economic development, financial inclusion, local leadership capacity building, climate change adaptation and resilience, peace and development and gender equality.



Manitoba credit unions have been very strong supporters of the CDF for decades. To learn more, visit CDF at <https://cdfcanada.coop/>

**WE'RE GOING**  
*Green!*

Carpathia's Newsletter will be available online and in our branches, 3 times a year. Visit [carpathiacu.mb.ca](http://carpathiacu.mb.ca) for online issues.

**Printed copies of the newsletter will be available in all branches.** If you would still like to receive a mailed copy of our newsletters, please fill out your address below and return it to your branch.

First Name	Last Name
Street Address	
City & Province	Postal Code

**CARPATHIA**  
 CREDIT UNION  
 КАРПАТІЯ