



CARPATHIA
CREDIT UNION
КАРПАТІЯ

Unique values. True strength.

CARPATHIA'S INSIGHT

WINTER 2018 | ЗИМА 2018



CARPATHIA CREDIT UNION

80TH ANNUAL GENERAL MEETING

It is time once again for our annual general meeting

Soon, the official AGM election bulletin and agenda will be mailed along with your voting ballot.

Don't forget to join us at the Annual General Meeting, which is open to all Carpathia Credit Union members.

Wednesday, January 23 at 7:00pm

NEW LOCATION: HOLY EUCHARIST PARISH CENTRE

460 Munroe Ave

ATTEND THE ANNUAL
GENERAL MEETING &
YOU COULD WIN THE:

\$250 GRAND
PRIZE!

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

INSIGHT | WINTER 2018

BOARD ELECTION 2018

2019

BOARD OF DIRECTORS

ELECTION BULLETIN

ОЩАДНО-КРЕДИТОВА СПІЛКА

КАРПАТІЯ ГОЛОСУВАННЯ БЮЛЕТЕНЬ

ELECTION BULLETIN COMING SOON

Our Board of Directors election is fast-approaching and we'd like to take this opportunity to refresh your memory on the two ways our members are able to cast their vote.

ONLINE - Visit our home page (www.carpathiacu.mb.ca) where you will be linked to a secure voting site. From there you will enter your assigned personal identification number and ballot number, which is found on your voting ballot.

MAIL/DROP OFF - Use the prepaid return envelope that will be in the election package and send your completed ballot via Canada Post. Or seal your ballot in the return envelope and drop it off during regular business hours at any of our five locations.

It's important to note, you must choose **only one method** of casting your vote. If you cast your vote online there is no need to mail in or drop off your ballot, and vice versa. If you have any questions, please contact your local branch.



Dr. Babick
Director

The Board of Directors, management and staff of Carpathia Credit Union would like to congratulate our director, Dr. Babick, as one of the recipients of this year's Bulova Awards, presented by the Ukrainian Canadian Congress.

This award is dedicated to the celebration and acknowledgement of Manitobans who have contributed their time, energy and expertise to enhance our Ukrainian Canadian community in Manitoba.

CARPATHIA IN THE COMMUNITY

Carpathia Credit Union is wholeheartedly dedicated to the enrichment in our community.



On September 27th, CEO Nick Rawluk presented Action Centre Day Nursery with a cheque for \$5000 in support of their new outdoor playground.



Members of our staff were delighted to attend this year's Daffodil Gala in support of the Canadian Cancer Society. We are proud to be a table sponsor for this fine event.

Earn **100%** INTEREST
on USD chequing accounts



Rate is applied to balances over \$5000

Terms and conditions apply.

IMPORTANT UPDATES

Travel Insurance Claims

To help ensure our members' claims are efficiently processed, all mail and correspondence should be directed to the address below.

Allianz Global Assistance

P.O. Box 277, Waterloo, ON N2J 4A4

Any questions, please contact your nearest branch.

Services Charges

New services charges will take effect in March 1st, 2019.

Please check our website in the new year for updates.

A MESSAGE FROM THE CEO



NICHOLAS RAWLUK
CEO

As I approach the holiday season and the end of my first year as CEO of Carpathia Credit Union I have cause to reflect on the journey that was 2018. When doing so, one word that comes to mind is thankful. Thankful for my wonderful colleagues who regularly go above and beyond for the betterment of our members and our credit union. Thankful for the engaged board whose first priority is protecting our rich 78-year legacy serving Winnipeg and her Ukrainian community. Thankful for you, our members, whose passion for our credit union has allowed my colleagues and me the privilege of waking each morning with the knowledge that we leave our homes with a purpose. A purpose not to build wealth for absentee shareholders but to uphold the cooperative values on which our credit union has been built. It is with these thoughts of thankfulness that I look forward to Christmas with my family and friends and forward to a new year of meaningful interactions with our members and community. It is also with these thoughts that I wish each and every one of you a season of joy and blessings and a New Year full of health and prosperity.

A MESSAGE FROM THE PRESIDENT



ROMAN ZUBACH
PRESIDENT

As President of the Board of Directors of Carpathia Credit Union I am most honoured to extend seasons greetings on behalf of Carpathia Credit Union to you.

The upcoming Christmas time is the most joyous time of the year where we as Ukrainians celebrate our rich Ukrainian religious heritage.

On behalf of our Board of Directors, Management and staff of Carpathia Credit Union we wish you and your family a very blessed Christmas and a happy new year filled with peace, joy and prosperity.

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.

Retirement

We would like to thank Jaroslawa for her 20 years of dedicated, excellent, and successful service at Carpathia.

We wish Jaroslawa all the best in her retirement!!!





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

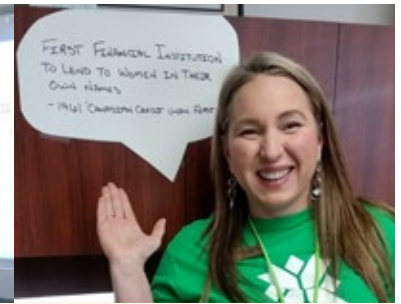
Switch or *sign up* today!

International Credit Union Day

International Credit Union Day brings people from credit unions worldwide to celebrate their cooperative history and achievements while promoting the international credit union movement.

Since 1948, International Credit Union Day has been celebrated annually by thousands of credit unions across the globe. Carpathia is just one of more than 68,000 credit unions in the world serving 235 million+ members.

Thank you to all our members that helped us celebrate!



DESIGNATION OF BENEFICIARY

Did you know that your beneficiary will not be changed automatically by any future marriage or divorce? Changing or designating a beneficiary for your RRSP, RRIF or TFSA is an important consideration when reviewing your personal finances.

When you convert an RRSP into a RRIF they are considered to be separate plans, so any designated beneficiary you specified for the RRSP will not be automatically carried over to the RRIF. You will be required to designate a new beneficiary.

If you wish to change your beneficiary, please complete a new Designation of Beneficiary form at any of our five branches. If you have any questions, please contact the highly knowledgeable staff at your local branch.



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



Critical illness
Did you know?

49
years old

The average age of critical illness insurance claim.

Source: Munich Re Research Co., 2015

Speak with your credit union representative about your protection options

Take payments on the road or on your counter with Square.

Ask your branch for details

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

December 25 – All branches will be closed
 25 Грудня - Всі відділення будуть закриті

December 26 – All branches will be closed
 26 Грудня - Всі відділення будуть закриті

January 1 – All branches will be closed
 1 січня - Всі відділення будуть закриті

January 7 – Main & Henderson will be closed
 7 січня - Main & Henderson будуть закриті

From the Board of Directors, management, and staff of Carpathia Credit Union. 'Merry Christmas and a healthy and prosperous New Year to all!'



'З Різдвом Христовим та Новим Роком! Здоров'я та процвітання в новому році всім нашим членам бажають рада директорів, менеджмент та працівники кредитної спілки Карпатія