



CARPATHIA
CREDIT UNION
КАРПАТІЯ

Unique values. True strength.

CARPATHIA'S INSIGHT

WINTER 2017 | ЗИМА 2017

CARPATHIA CREDIT UNION LIMITED CEO APPOINTMENT



The Board of Directors is very pleased to announce the appointment of Nicholas Rawluk to the position of Chief Executive Officer for Carpathia Credit Union. We look forward to having Nick assist us in continuing to grow and strengthen our Credit Union, our community and our relationship with our members.

Nick brings with him many years of experience in the financial services industry, having spent the last 8 years in various leadership roles, most recently

Consultant to the CEO & Chief Compliance Officer at Credit Union Central of Manitoba. During his time with CUCM, Nick has made strong contributions, and the knowledge and experience he has gained during his tenure at CUCM will surely serve him well as our new CEO.

Yours truly,

Roman Zubach

Chair, Carpathia Credit Union

Carpathia Credit Union 79th Annual General Meeting

Watch for your AGM election bulletin, agenda, and voting ballot in the mail. Don't forget to join us at the Annual General Meeting, which is open to all Carpathia Credit Union members.

Attend the Annual General Meeting on Sunday, January 21, 2018 and be eligible to win

\$250 PRIZE GIVEAWAY PLUS more door prizes to be won!

Sunday,
January 21
at 2:00 pm
Canad Inns
Garden City

INSIGHT | WINTER 2017

BRANCH SEMINARS

2017 BOARD OF DIRECTORS

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

STANDING COMMITTEES

CHAIRPERSONS:

Peter Washchyshyn, AUDIT & RISK
Noella Pylypowich, CORPORATE GOVERNANCE
Don Cilinsky, HR & COMPENSATION
Ivan Baniias, 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

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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 2017

On October 14, 2017, our Main Street Branch held a free seminar on the various investment accounts available at Carpathia.

During the seminar, our team and The Galarnyk Team took turns explaining the benefits of TFSA, RRSP, RESP, RDSP, RRIF to an audience ranging from young

couples to seniors.

Presentations were wrapped up by a question & answer period, followed by personal consulting sessions.

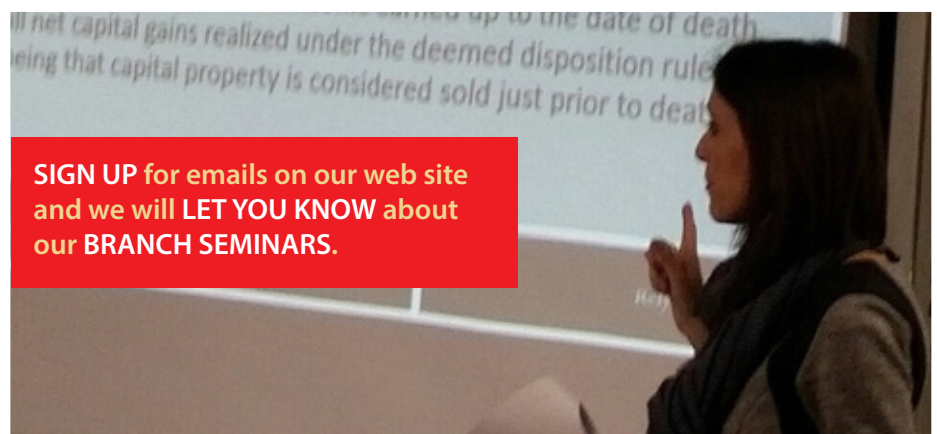
Our representatives assessed every individual's situation before advising them on the best course of action.



On September 20, 2017 our Henderson Highway Branch held a seminar called *Wills and Estate Planning*. The seminar featured a guest speaker, Caroline G. S. Kiva, Associate Counsel at Thompson Dorfman Sweatman LLP; she presented to a full house of 67 guests.

The topics covered included: Powers of Attorney, joint accounts, health care directives, and Wills.

At the end of the presentation Caroline took time to answer individual questions from those in attendance. The seminar was free and open to all that RSVP'd (up to our maximum capacity).



A MESSAGE FROM THE PRESIDENT -

FAREWELL AND THANKS TO WALTER DLUGOSH

As many of you are now aware, Walter Dlugosh, CEO, announced his retirement from Carpathia Credit Union after serving as CEO since 2005.

He will be leaving Carpathia at the end of 2017. Walter has been a contributor to the credit union system for 25 years. His list of accomplishments at CCU are many and a few noteworthy ones are:

- The opening of two city branches
- Increasing CCU growth to almost 1/2 billion in assets.

The Board is grateful for the legacy that Walter leaves. On behalf of the Board of Directors, we wish Walter, Marijka and their family, health and happiness in the years ahead.

Once again our financial results for the past year ending September 30th are very positive, a strong reflection

of the support and commitment of our members and associates.

To assist the Board of Directors



Roman Zubach
President

and Management in strategically understanding our member and associates service needs, Carpathia conducted member focus groups of randomly selected individuals. This information will provide direction to ensure that appropriate services and products are offered at Carpathia.

Our Credit Union is very fortunate to have a dedicated group of employees who with their support and dedication have greatly assisted Carpathia in meeting many of the challenges that have been incurred in the past year.

As we approach this Christmas season, The Board of Directors extends to each of you and your families the best wishes for a blessed Christmas and a New Year filled with hope and peace.

Як багато хто з вас вже знає, Вальтер Длугош, головний виконавчий директор, оголосив про свій вихід на пенсію з кредитної спілки «Карпатія» після того, як пропрацював в ній у якості головного виконавчого директора з 2005 року.

Він покине Карпатію наприкінці 2017 року. Протягом 25 років Вальтер брав участь у розвитку системи кредитних спілок. Перелік його досягнень у КСК дуже довгий, і з них найбільше заслуговують на увагу наступні:

Відкриття двох відділень у місті.
Збільшення активів КСК до майже 1/2 мільярда доларів.
Рада директорів висловлює свою

вдячність за спадщину, яку Вальтер залишає нам. Від імені Ради директорів ми бажаємо Вальтеру, Марійці та їх сім'ї здоров'я та щастя в майбутньому.

Ще раз хотілося б підкреслити, що наші фінансові результати за минулий рік, що закінчився 30 вересня, дуже позитивні і є яскравим відображенням підтримки та відданості наших членів та партнерів.

Для того, щоб допомогти Раді директорів та менеджменту мати стратегічне розуміння потреби наших членів та партнерів в послугах, Карпатія провела фокус-групи з деякими нашими членами, яких було обрано випадково. Отримана нами інформація

вказує нам напрямок подальшого розвитку для забезпечення надання Карпатією належних послуг та продуктів.

Нашій кредитній спілці дуже поталанило мати віддану групу працівників, які своєю підтримкою та відданістю значною мірою допомогли Карпатії протистояти багатьом викликам, які перед нами постали минулого року.

Зараз, з наближенням Різдвяних свят, Рада директорів хотіла б висловити кожному з вас, а також вашим родинам наші щирі вітання з благословенним Різдвом і Новим роком та побажати усім вам надії й спокою у новому році.

NEXT-LEVEL LOGIN SECURITY



mobile app, you will only need to answer your security questions under specific circumstances as well. This minimizes the chances of someone maliciously accessing your security questions' answers.

How much does it cost?

Zilch. Zero. 3epo

When can I start using it?

Early, 2018.

Where can I get more information?

Call 204-989-7400 or email us at Info@carpathiacu.mb.ca

What is it?

Increased security during the login process in online banking and our mobile app for Android and Apple. Patterns of usage are used for individual logins based on device, location and other behavioral patterns to help identify and prevent fraudulent activities.

Why should I care?

Your online banking safety is further increased, helping keep malicious

folks and software out of your personal finances.

How do I use it?

Just keep enjoying our online banking and mobile apps as usual.

What will change?

You will no longer see the "Register My Computer" checkbox during login to online banking, and will only be asked security questions in specific circumstances. Using our

Online banking safety is further increased.

Call 204-989-7400
or email us at
Info@carpathiacu.mb.ca

OUTGOING WIRE TRANSFERS

In order to expedite and process your outgoing wire transfer we will require the following information

- Name, complete address, phone number and transit number of the receiving financial institution.
- Name, complete address, phone number and account number of the receiving party.



NEW ONLINE BANKING FEATURE

SIGN UP FOR ACCOUNT ALERTS

Alerts can help you stay informed. To use alerts, you must have Carpathia online banking access.

You may choose from a variety of alerts that you can personalize to meet your needs. You can receive alerts by email and text message any time, anywhere.

To begin, login to online banking and click *Messages and Alerts* from the main left-side menu. After that, simply click *Get Started Today* and the system will walk you through simple steps to personalize alerts to suit your needs.

The following alerts are available: when a new payee is added for

online bill payments, when your PAC (Personal Access Code) has been changed, when your account has been locked out for either an incorrect PAC attempt or incorrect responses to your security question, if there has been a login, and when an *Interac*® e-Transfer recipient has been added.

THE TRUE STRENGTH OF CARPATHIA CREDIT UNION IS ITS MEMBERS SO SHARE THE NEWS

Refer your friends, family and business relations to Carpathia. We will reward each of you **\$50** for each successful qualifying referral. www.carpathiacu.mb.ca/personal/referralprograms/

INVEST YOUR MONEY, NOT YOUR TIME

Digital advice, or robo-advice, from VirtualWealth is a simple and convenient online investing service that provides you with a professionally managed, low-cost portfolio to match your personal financial goals. Getting started is easy. Tell us a little about yourself and your goals and decide how much you want to invest. VirtualWealth will invest your money in a well-diversified portfolio of exchange-traded funds (ETFs). Your portfolio is continuously monitored and automatically rebalanced, so you don't need to spend time selecting or adjusting your investments.

VirtualWealth provides:

- A professionally managed portfolio with a carefully designed asset mix to suit your requirements
- Automatic rebalancing to keep your investments on track, no matter what happens in the markets
- Friendly support from knowledgeable representatives by email and phone

Get started with VirtualWealth today.

A service you can trust

VirtualWealth is part of Qtrade Financial Group, the team behind Qtrade Investor, one of Canada's

top-ranked online brokerages (according to The Globe and Mail, MoneySense and Survivor), and the asset manager of OceanRock Investments Inc., which has been recognized for fund performance and management quality with awards from Morningstar and Fundata Canada. That technology and investing expertise goes into making VirtualWealth a user-friendly, secure and stable service that you can rely on.

Use [VirtualWealth](#) now.

VirtualWealth is a trade name of Qtrade Securities Inc., Member of the Canadian Investor Protection Fund.

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UMPIRE – 3 STRIKES AND YOU’RE OUT!

What is it?

Increased security for online banking and mobile app. If you enter your PAC incorrectly three times, your account will be locked out until the next business day.

Why should I care?

Your online banking safety is increased, helping keep malicious folks and software out of your personal finances.

How do I use it?

Just keep using our online banking and mobile app as usual.

What will change?

If you get the error below 3 times during one day, due to an incorrect PAC (Personal Access Code, aka password), your account will be inaccessible until the following day.

How much does it cost?

Zilch. Zero. 3epo

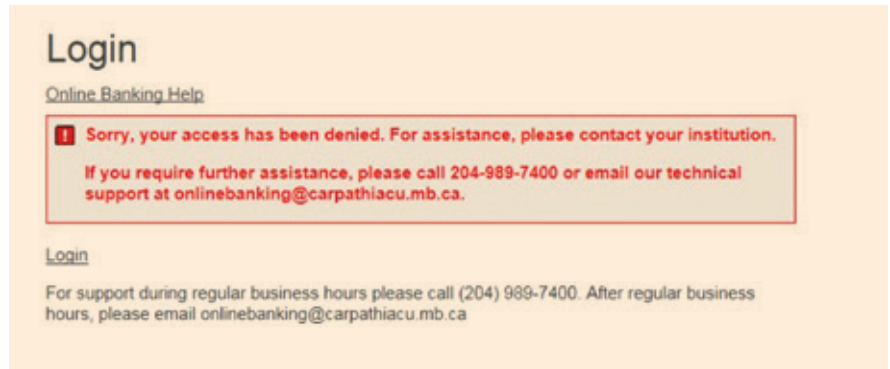
When can I start using it?

Early, 2018.

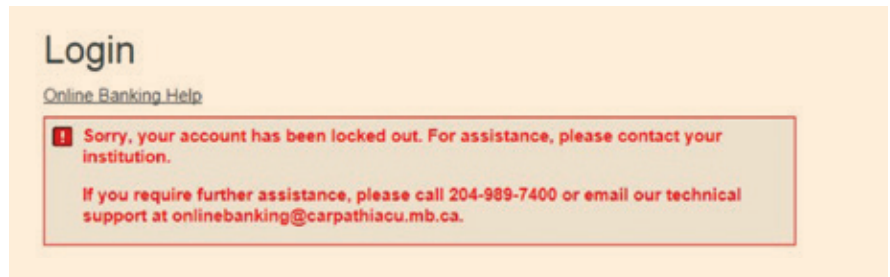
Where can I get more information?

Call 204-989-7400 or email us at Info@carpathiacu.mb.ca

Error message when **wrong** PAC is entered:



Error message when **wrong** PAC is entered **3 times**:



Your online banking safety is increased, helping keep malicious folks and software out of your personal finances.

Call 204-989-7400
or email us at Info@carpathiacu.mb.ca

LOOKING FOR A LOAN?

We've got options.

Five Winnipeg locations.

We invite you to get to know us better.



CARPATHIA
CREDIT UNION
КАРПАТІЯ

Unique values. True strength.

ME TO ME TRANSFERS

Coming
Soon!

What is it?

The ability to transfer funds to and from accounts at other financial institutions in Canada.

Why should I care?

Carpathia Credit Union is working hard to continually deliver new tools for your day to day financial needs.

How do I use it?

Add an account to your online banking or mobile app from another financial institution

When can I start using it?

Early, 2018.

Where can I get more information?

Call 204-989-7400 or email us at Info@carpathiacu.mb.ca

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or email us at
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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
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Winnipeg, MB R2W 3P4



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

*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*

