



CARPATHIA'S

# INSIGHT

**SPRING  
BECHA 2016**

- Message from the *new* President • Scholarship Information • Update on new branch
- Support for Ukraine • Member Focus Groups • Fraud Prevention Tips

• **BOARD OF DIRECTORS**  
Greetings and good-byes

• **SCHOLARSHIPS**  
Time to complete your applications

• **NEW (FIFTH) BRANCH**  
An update on the Regent opening

Check our website  
regularly for deposit  
and mortgage specials!  
[www.carpathiacu.mb.ca](http://www.carpathiacu.mb.ca)



**CARPATHIA**  
CREDIT UNION  
КАРПАТІЯ

Unique **values**. True **strength**.

# Carpathia Credit Union 77<sup>TH</sup> ANNUAL GENERAL MEETING

## 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**

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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

## 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

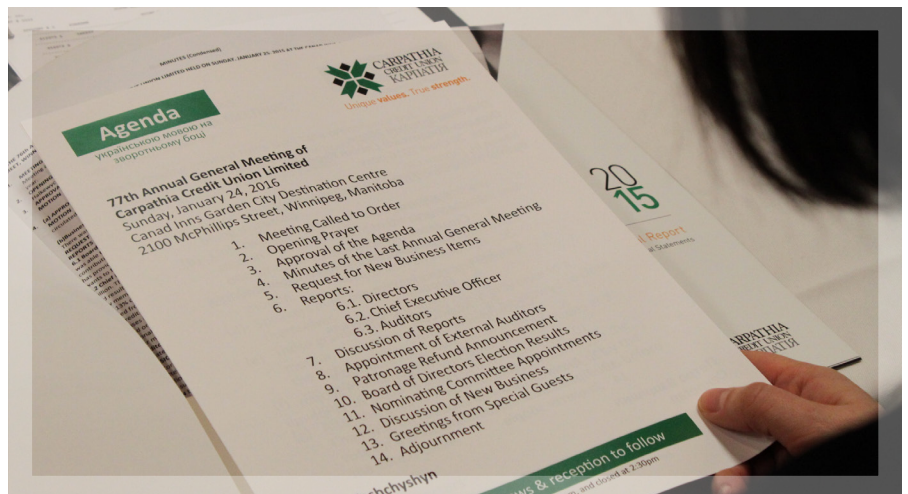
**Teleservice:** 204.989.7711



(from left to right): Victor Hetmanczuk (President, Canada Ukraine Foundation), Don Cilinsky (Director) & Donna Korban (Director)



(from left to right): Dr. Taras Babick (President), Walter Dlugosh (CEO), Eugene Waskiw (Member) & Olga Babick (Member)



Carpathia Credit Union's 77th Annual General Meeting - Sunday, January 24th, 2016

# Carpathia Credit Union PRESIDENT'S GREETINGS

As the new year begins, I am extremely honoured to be elected as President of the Board of Directors. I want to take this opportunity to thank Dr. Taras Babick and Walter Kulyk for their many years of dedication and commitment to providing sound advice and leadership to the success of Carpathia Credit Union.



ROMAN ZUBACH  
PRESIDENT

I also want to welcome a new Board member, Ivan Banias and welcome back Noella Pylypowich and Peter Washchyshyn.

Having served on the Board for a number of years, I am fortunate to have experienced committed board members who work diligently to ensure that Carpathia Credit Union is the best financial institution it can be.

We live in and experience a world that is constantly changing and presenting numerous challenges in the financial sector. To confront these challenges we are fortunate at Carpathia Credit

Union to have a strong staff and management led by our CEO - Walter Dlugosh - that work hard to ensure that we meet these challenges head on.

As President of the Board, I am committed to Carpathia Credit Union's mission and values. Furthermore I am adherent to the principles of good governance that ensures we provide financial services for the betterment of our members.

In conclusion I wish you and your families on Easter filled with faith, tradition and joy. Christ is Risen.

З початком нового року, для мене дуже велика честь бути обраним Головою Ради директорів. Я хотів би скористатися цією можливістю, щоб подякувати доктору Тарасу Бабуху і Володимирі Кулику за їх довгі роки прихильності та відданості в забезпеченні важливої поради і керівництві до успіху кредитної спілки Карпатія. Я також хочу привітати нового члена Ради Іван Баняс і привітати з поверненням Ноеллу Пилиповіч та Пітера Вашчишина.

Відслуживши в Раді кілька років мені пощастило мати досвідчених та самовідданих членів правління, які працюють над тим, щоб гарантувати, що Кредитна спілка Карпатія є найкращою фінансовою установою що може бути.

Ми живемо в світі, який постійно змінюється та постійно ставе нові завдання в фінансовому секторі. Щоб протистояти цим викликам нам пощастило в кредитній спілці Карпатія мати сильних співробітників і керівництво на чолі

з нашим генеральним директором – Володимиром Длугош- які працюють над тим, щоб ми були готові вирішити ці завдання.

Як президент Ради, я відданий місії і цінностям Кредитної спілки Карпатія. Навіть більше, я керуюся принципами доброго врядування, що дозволяє нам надавати фінансові послуги на благо наших членів.

На закінчення я бажаю вам і вашим родинам на Великдень насолоджуватися вірою, традиціями і радістю. Христос Воскрес.

## THANK YOU

We wish to acknowledge and extend thanks to Dr. Taras Babick (*left*) and Walter Kulyk (*right*) for their time, effort, and ongoing dedication to Carpathia Credit Union for the past nine years as members of the Board of Directors.



# Carpathia Credit Union SUPPORT OF UKRAINE

At the 77th Annual General Meeting, Carpathia Credit Union presented \$15,000 to Victor Hetmanczuk, President of the Canada-Ukraine Foundation. The funds are designated towards the *Ukraine Prosthetic Assistance Project*.

The goal of the project is to improve the prosthetic industry in Ukraine by transferring knowledge and skills to Ukrainian specialists in advanced and complicated prosthetics, as well as follow up and rehabilitation.

Between April 26 and May 8, a team of world-class specialists from the US will travel to Ukraine to train specialists from across the country. At the same time, 5 candidates with complex amputations will be fitted and more will be assessed for future fitting by the newly trained Ukrainian prosthetists. The project is run by Euromaidan Canada (Ukrainian Canadian Congress Toronto) and Canada-Ukraine Foundation in partnership

with "ProsthetiKa" (USA). The medical advisor to the project is Dr. George Luczkiw (Toronto).

This completes our pledge to the Foundation in the amount of \$30,000. The previous funding was awarded last fiscal year and went towards the *Rehabilitation Retreats Program for Families*.

Carpathia Credit Union is currently accepting donations on behalf of Canada-Ukraine Foundation. The Foundation will issue tax receipts for all donations \$25 and higher and donations can be made at any Carpathia branch.

Source: [www.cufoundation.ca](http://www.cufoundation.ca)

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## NEW BRANCH RENOVATION

Our fifth branch, located at 850 Regent Avenue West, is well on its way to a grand opening this summer. The interior is very spacious and the floorplan is very similar to that of our Grant Avenue location – but reversed.

Renovations are currently on schedule and we're looking forward to opening sometime this June. Please pay attention to our website for an announcement on the exact date of opening.



# Carpathia Credit Union TO BETTER SERVE YOU

This spring, we will work with a professional research and consulting group to conduct focus groups with our current membership. Our goal is to open up conversation about our service and products, and to ultimately find out how we can communicate with and serve you better.

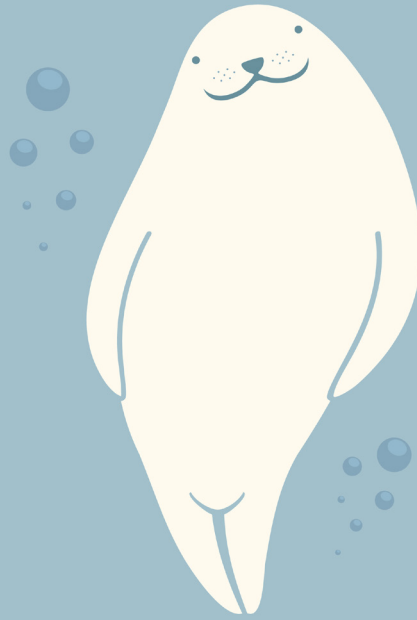
Carpathia will contact prospective candidates for focus groups by email, letter or phone call. Once we have connected with candidates and receive their approval, we will then pass along contact information to the third party and they will complete the selection process.

If you have any questions, please contact Brian Petrynko (Chief Marketing Officer) directly at 204.989.7409.



## Our site is now SSL enabled for enhanced security

All information shared between your  
computer and our website is fully  
secured and encrypted



# OUR STRENGTH COMES FROM OUR MEMBERSHIP.

## GET \$50 FOR REFERRING NEW MEMBERS!



CARPATHIA  
CREDIT UNION  
КАРПАТІЯ

Unique values. True strength.

Refer your friends, family and business relations to Carpathia. We will reward you and them for each successful qualifying referral.

# Carpathia Credit Union

## 2016 SCHOLARSHIP OPPORTUNITY

The *Carpathia Credit Union Scholarship* rewards all-around excellence and is awarded each year on the basis of high academic standing and noteworthy participation in extracurricular activities in and outside of school, our Ukrainian community, and the community-at-large. To be eligible for this scholarship, the applicant must be:

- A member of Carpathia Credit Union since at least September 1, 2015 or have a parent/guardian that has been

a member in good standing for at least the past three years

- Currently attending high school and graduating in June 2016
- Attending an approved post-secondary institution in the fall of 2016

All eligible applicants will be considered for a *Carpathia Credit Union Scholarship*. A selection committee will adjudicate the applications and select the

scholarship recipients. The scholarship will be awarded to the recipient upon proof of paid registration at an approved post-secondary institution.

Scholarship application forms are available at all four Carpathia branches or on our website. The deadline for application submissions is Friday, April 22, 2016. Please contact our marketing department for more information at [marketing@carpathiacu.mb.ca](mailto:marketing@carpathiacu.mb.ca).

Стипендія Ощадно-Кредитної Співки "Карпатія" визнає всесторонні досягнення та щорічно нагороджує молодих членів співки за високі академічні успіхи у школі, а також участь у позашкільних заняттях як у школі, так і в українській громаді. Щоб мати право на стипендію, заявник повинен бути:

- Членом Ощадно-Кредитної Співки "Карпатія" з 1 вересня 2015 р., або чий батьки/опікуни є членами з хорошою репутацією протягом щонайменше останніх трьох років.

- Ученем/ученицею середньої школи, та закінчувати навчання у червні 2016 р.

- Бути зарахованим у затверджений вищий навчальний заклад чи коледж восени 2016 року

Всі кандидати, які відповідають вимогам будуть розглянуті для отримання стипендії від Ощадно-Кредитної Співки "Карпатія". Вибірча комісія розглядатиме всі заявки та обере стипендіатів. Кандидат буде нагороджений стипендією після пред'явлення

доказу оплати реєстрації у затвердженому вищому навчальному закладі чи коледжі.

Заявку на стипендію можна отримати в усіх чотирьох філіях "Карпатія", а також на нашій веб-сторінці: [www.carpathiacu.mb.ca](http://www.carpathiacu.mb.ca) Заявки на участь прийматимуться до 22 квітня 2016 р. За додатковою інформацією просимо звертатися до Ощадно-Кредитової Співки "Карпатія" за телефоном (204) 989-7400 або за електронною поштою [marketing@carpathiacu.mb.ca](mailto:marketing@carpathiacu.mb.ca).



# 2016

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# LEARNING GRANT

Sponsored by



**CRICanada**

VISIT [WWW.CRICANADA.NET/LEARNINGGRANT](http://WWW.CRICANADA.NET/LEARNINGGRANT) FOR DETAILS

# Carpathia Credit Union

## FRAUD PREVENTION TIPS



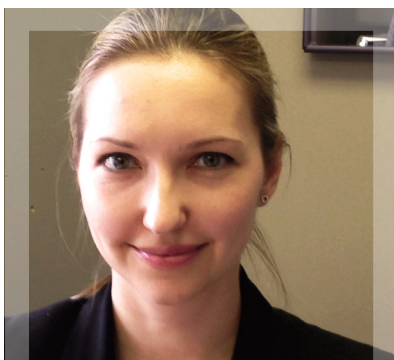
JAROSLAWA MIDDLETON  
Manager, Main St

- Keep personal information confidential. This includes Social Insurance Numbers, birthdates, account numbers, usernames, passwords, etc.
- Unless you know who you are dealing with and you made contact, do not give out personal information over the telephone.
- Always ensure that any personal information shared online is not done through regular, unencrypted email or websites. These are not secure.
- Be sure to destroy all I documents that contain personal information as Identity Thieves will pick through garbage and recycling bins for such information.

- Use Carpathia e-alerts to know what is going through your account.
- Use strong passwords that are lengthy and include letters, numbers and characters. Also use different user ID's for different sites. Reset your Carpathia online banking passwords at your convenience from a secure network. Our Henderson location offers a secure online banking kiosk for your convenience.
- Be social media smart by checking the security settings of your social media accounts and carefully considering what you post to the World Wide Web.
- Online and smartphone scamming is big business for criminals. Beware of a text attack called SMiShing. This is an SMS text message that includes a link and asks for your personal information.



LESIA GOJAN KLEIN  
Manager, Henderson Hwy



JANNA MINUK  
Marketing & Communications  
Coordinator

When shopping online, do your due diligence and research the online store prior to entering any personal information and making a purchase.

A counterfeit site will often contain spelling mistakes and grammatical errors. Also, look at the contact information for the company; normally, online manufacturers will use their own company email account and not web based email like Gmail, Hotmail or Yahoo.



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**CARPATHIA CREDIT UNION**  
 952 Main Street  
 Winnipeg, MB R2W 3P4



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

March 25 - All branches will be closed  
 25 Березня: Всі філії будуть закриті

May 23: All branches will be closed  
 23 Травня: Всі філії будуть закриті

July 1: All branches will be closed  
 1 Липня: Всі філії будуть закриті

July 30: All branches will be closed except for Grant  
 30 Липня: Всі філії будуть закриті за винятком  
 відділення по вулиці Грант

August 1: All branches will be closed  
 1 Серпня: Всі філії будуть закриті

*Happy Easter to all of our members and associates from the Board  
 of Directors, Management and Staff of Carpathia Credit Union*

*Найкращі вітання Сердечні побажання Вітаємо з Світлим  
 святом Воскресіння Христового*

**CORPORATE OFFICE**

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 Fax: 204.989.7404

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 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

**BRANCH HOURS**

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

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**Website:** carpathiacu.mb.ca  
**Teleservice:** 204.989.7711