

CARPATHIA
CREDIT UNION
КАРПАТІЯ

Unique values. True strength.

CARPATHIA'S INSIGHT

SPRING 2017 | ВЕСНА 2017

A MESSAGE FROM THE PRESIDENT CARPATHIA CONTINUES TO GROW



ROMAN ZUBACH
PRESIDENT

As we enter into the 2017 fiscal year the credit union will continue to deliver new innovative products and services with attractive interest rates that appeal to the membership and continue with our strategic growth objectives.

With a continually changing financial environment we are confident that we are able to be the financial institution of choice with now five branches and remaining as western Canada's largest financial intuition.

As President of the Board of Directors and behalf of all the Board Management and staff of Carpathia Credit Union I wish to extend you and your families an Easter filled with faith, tradition and joy. Christ is Risen.

Кредитова спілка Карпатія пишається продуктивністю минулого року і високо оцінює членство за їх внесок та підтримку, які дозволили нам досягти поставлених фінансових цілей. В 2017 фінансовому році кредитна спілка буде і надалі надавати нові інноваційні продукти і послуги з привабливими процентними ставками, які працюють на благо нашого членства і сприяють досягненню наших стратегічних цілей. В постійно мінливому фінансовому середовищі ми впевнені, що ми залишимося фінансовою установою яку вибирають наші члени з тепер вже п'ятьма філіями і продовжимо бути найбільшою фінансовою установою західної Канади.

В якості Голови Ради директорів, від імені Правління і співробітників кредитної спілки Карпатії я хотів би побажати Вам та Вашим родинам Великдень наповнений вірою, традиціями та радістю. Христос Воскрес.



OPT-IN FOR FUTURE NEWSLETTERS - FORM ON BACK

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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

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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2017 BOARD RESULTS

We wish to welcome back Dr. Taras Babick, Roman Zubach and Susan Zuk to Carpathia's Board of Directors.

The results of the Board of Directors election were announced at our Annual General Meeting, which took place at Canada Inns Garden City on Sunday, January 22, 2017.

Thank you to all of our members who voted this year!



DR. TARAS BABICK



ROMAN ZUBACH



SUSAN ZUK

Thank You

We wish to extend our gratitude to Irka Semaniuk for her time, effort, and ongoing dedication to Carpathia Credit Union during the past three years as a member of the Board of Directors.

Flash® Debit Cards are here!

Simply tap and go.

Interac Flash® is a contactless payment enhancement to your Carpathia Credit Union debit card. It's a safe and easy way to pay for small purchases by just tapping or holding your card on a reader that supports Interac Flash®.



Get yours today at any of our branches!

BUILD YOUR DREAM HOME

Did you know that we are experts in a type of mortgage that makes building a new home easier on your budget? With a *Builder Mortgage*, we work with you to advance funds in four stages as you need them.

Stage 1 - Basement, foundation, framing, and roofing are complete and septic tank and field of applicable or City services roughed in.

Stage 2 - Plumbing, heating and electrical are roughed in and basement floor and exterior is complete.

Stage 3 - Drywall and taping complete, finished fixtures (plumbing and electrical) and cupboards installed.

Stage 4 - Painting, broadloom and landscaping are complete and an occupancy permit is obtained.

All advances will be made to the solicitor on file, with solicitor maintaining a 7.5% lien holdback.

How Payments Work:

During the construction phases, mortgage interest only is due. The interest will be calculated on the advanced portions.

Interest payments may be maintained on a scheduled frequency or can be deducted from the amount disbursed to solicitor on next advance stage.

Mortgage payments will continue to be interest only until mortgage is

fully advanced or 6 months into the contract; whichever occurs first. At this time payments will commence with regular scheduled principal and interest payments until end of term.

Contact your branch to find out more!



OFFICE SPACE FOR LEASE

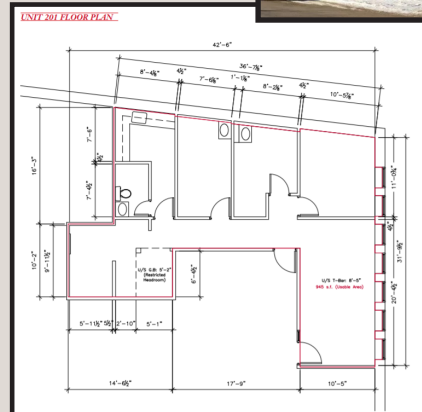
952 Main Street, Winnipeg

Available Space: 791 | Price Per Square Foot: \$16.00

Property Highlights

- Located on the northwest corner of Flora Avenue and Main Street just minutes from Portage & Main
- Good access to public transportation routes
- 2 on-site parking stalls available for \$40/month
- Building is professionally managed and maintained
- Building also features a modern front lobby
- Ideal for medical, insurance, or accounting uses among other professional services

Want more information? Contact Mario Posillipo or Rennie Zegalski at (204) 943-5700



COMMERCIAL REAL ESTATE SERVICES INC.

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Publications mail agreement no. 40063217
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CARPATHIA CREDIT UNION
 952 Main Street
 Winnipeg, MB R2W 3P4



Carpathia's Printed Newsletter Opt-In Form

Submit by **MAY 31, 2017** (in branch or email to info@carpathiacu.mb.ca)

Full Name: _____

Address: _____

City: _____ Province: _____

Postal Code: _____

Phone Number: _____

SCHOLARSHIP DEADLINE

Please have all applications in by the end of **Friday, April 21, 2017**. If you have any questions about the scholarship, please contact our Marketing Department by phone at (204) 989-7400 or email at marketing@carpathiacu.mb.ca.

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

April 14 - All branches will be closed
 14 Квітня: Всі філії будуть закриті

May 22: All branches will be closed
 22 Травня: Всі філії будуть закриті

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

August 5: All branches will be closed except for Grant
 5 Серпня: Всі філії будуть закриті за винятком
 відділення по вулиці Грант

August 7: All branches will be closed
 7 Серпня: Всі філії будуть закриті

