



WINTER 3 M M A 2014

- 75th Gala Celebration Recap • Interac e-Transfers • Message From The Board President
- Gold Luncheon • WINNERS Member Card Design Contest • RRSP Contribution Deadline

Carpathia Credit Union 76th Annual General Meeting IT IS TIME ONCE AGAIN FOR OUR ANNUAL GENERAL MEETING

The official AGM bulletin and agenda will be mailed separately and will be arriving soon. Don't forget to join us at the Annual General Meeting, which is open to all Carpathia Credit Union members.

Sunday,
January 25th, 2015
at 2:00pm
Canad Inns
Garden City
2100 McPhillips

Attend the Annual General Meeting on Sunday, January 25th, 2015 at Canad Inns Garden City to see if you win:

\$750 PRIZE GIVEAWAY

Valuable door prizes also given away!

Available Soon

An Xtreme Savings TFSA product that will be offered for a limited time only, plus the introduction of TFSA catch up loans. Watch for more information about upcoming products and services on our website:

www.carpathiacu.mb.ca



Celebrating

75

CARPATHIA
CREDIT UNION
КАРПАТІЯ

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

**2014 - 2015
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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

**Carpathia Credit Union
75TH GALA CELEBRATION**

Thank you to all our members and associates who were in attendance at our *75th Gala Celebration* on Sunday, October 19th, 2014. Together we enjoyed food, refreshments, many laughs, and a variety of performances from outstanding groups: Hoosli Ukrainian Male Chorus, Orlan Ukrainian Dance Ensemble, Verba Ukrainian Dance Company, Melos Folk Ensemble, Rusalka Ukrainian Dance Ensemble, and O. Koshetz Choir.

We were honoured to have been presented with the City of Winnipeg's *Community Service Award* by former Mayor Sam Katz. The award is given in recognition of an exemplary organization whose excellent leadership in the field of community service is gratefully appreciated.

We look forward to continuing our 75th anniversary celebrations at our upcoming Annual General Meeting on Sunday, January 25th, 2015.

Celebrating
75



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**Carpathia Credit Union
GREETINGS FROM THE PRESIDENT
OF THE BOARD OF DIRECTORS**



Taras R. Babick, M.D.
Тарас Бабух, доктор медичних наук

As President of the Board of Directors of Carpathia Credit Union, it is my privilege to extend greetings on behalf of Carpathia to you, our loyal members, at this very special time of year. As we enter this most joyous time of the year, we reflect that we are indeed blessed to live in Canada, a country which respects diversity

Як Голова ради директорів кредитної спілки "Карпатія", я маю за честь, від імені Карпатії, привітати вас, наших відданих членів в цю надзвичайно особливу пору року. Святкуючи цю радісну пору року, ми розмірковуємо над тим, що ми дійсно благословенні, що живемо в Канаді, в країні, що поважає різноманітність і заохочує збереження культурних традицій. Життєздатності нашої організації ми завдячуємо відданій участі наших членів. Мужність і далекоглядність наших батьків-засновників була нагороджена напруженою роботою нашого персоналу, управління та ради директорів. У поєднанні з постійною підтримкою наших членів, ми і надалі продовжуємо залишатися фінансово успішними в часи постійних економічних змін.

and encourages retention of cultural traditions.

The viability of our organization has been guaranteed by the loyal participation of our membership. The courage and foresight of our founding fathers has been rewarded by the hard work of our staff, management, and board. Coupled with the ongoing support of our members, we will continue to remain financial successful in ever changing economic times.

Our preliminary financial results for the year ending September 30, 2014 are extremely reassuring to our board of directors. We will continue to strive to offer innovative and useful financial products and services. We want not only to meet the needs and expectations of our members,

Наші попередні фінансові результати за рік, що закінчився 30-го вересня 2014 року, є досить обнадійливими для нашої ради директорів. Ми і надалі будемо прагнути пропонувати інноваційні і корисні фінансові товари та послуги. Ми прагнемо не тільки задовольнити потреби та очікування наших членів, а й перевершити їх. З вашою допомогою ми будемо продовжувати процвітати, як фінансова установа.

Різдво це час для святкування та радості. Різдво це час для сім'ї та друзів. Різдво це час для роздумів і для віри. Рада директорів, управління та працівники кредитної спілки "Карпатія" бажають кожному з вас благословенних Різдвяних свят.

Від імені моєї дружини Петрусі, нашої дочки Андреї, і нашого сина

but rather to exceed them. With your cooperation, we will continue to flourish as a financial organization.

Christmas is a time for celebration and joy. Christmas is a time for family and friends. Christmas is a time for reflection and for faith. The board of directors, management, and staff of Carpathia Credit Union wish each of you a blessed Christmas holiday season.

On behalf of my wife Patrusia, our daughter Andrea, and our son Ivas, I am extending to you and your families our best wishes for a Christmas season of joy, hope, and peace. May the Good Lord continue to bless each you. Merry Christmas. Xrystos Rajdaitsia. Happy New Year.

Івся, я висловлюю Вам і Вашим родинам наші найщиріші побажання з нагоди світлого свята Різдва Христового. Нехай Господь Бог продовжує благословляти кожного з вас. Щасливого Різдва. Христос Рождається. З Новим Роком.



Carpathia Credit Union E-SERVICES MAKE BANKING E-ASY

Online Statement Viewing

Save paper, save on fees, and add more convenience to your life by asking your branch to discontinue your paper statements. With online banking, you are able to view statements online 24 hours a day 7 days a week.

E-Alert

Remain proactive in your online security when you sign up to receive e-alerts. Each time a debit is made from your account you will be notified by a text message.

Online Banking

Transfer funds between accounts, pay bills, view account history and download statements, plus more. Do it all from the comfort of your own computer, tablet, or smartphone.

Direct Deposit

Save yourself a trip to the ATM/branch each payday by having your payroll deposited directly to your account, offering convenience and peace of mind. You'll wonder why you didn't do it sooner!

Mobile Banking

Receive your current account balance or a list of your last five transactions, by sending simple text commands to '284636'.

Save It Up

Watch your savings account grow when you add a little bit to it each time you make a purchase with your Carpathia Member Card. Round up to the nearest \$1, \$5, or \$10 with each transaction and the difference will be automatically deposited to your savings.



**THE TRUE STRENGTH
OF CARPATHIA CREDIT UNION
IS ITS MEMBERS**

SO SHARE THE NEWS!

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

Watch for more information to be included along with your AGM bulletin.

COMING SOON

In early 2015 Carpathia Credit Union will be adding *Interac e-Transfers* onto our expanding list of available products and services.

Interac e-Transfer is an easy and secure way of transferring money to someone without having to visit a branch, ATM, or write a cheque. It can all happen in the comfort of your own home, or on-the-go, using any smartphone/tablet/computer.

Here are a few situations when you may find sending an *e-Transfer* is the most convenient way of completing your transaction:

- Send cash to a child away at college
- Gift money on special occasions
- Ease chipping in for a group gift
- Pay back a friend after they purchase a concert ticket for you
- Manage the fees and winnings of your hockey pool

When *Interac e-Transfers* are available to our members and associates, we will have full details available on our website and in each of our locations.

Carpathia Credit Union MEMBER CARD DESIGN CONTEST

Congratulations to Iuliia Lagotrka (in the over 18 category) and Alyna Skikorsky (in the under 18 category): the winners of our *Member Card Design Contest!*

Both submitted strong designs which incorporate a modern spin on the symbol used in our Carpathia logo.

Our logo was inspired by a very traditional Ukrainian symbol - the sun - which is symbolic in our culture of good health, good fortune, growth, and prosperity. It is truly an ideal signature for the fundamental values of our credit union.

For submitting the winning design, Iuliia has received a \$500 cash prize for the over 18 category, and Alyna has been awarded a \$250 cash prize for the under 18 category.

We would like to thank everyone who submitted designs for the contest.



Above: design submitted by Iuliia Lagotrka, winner of the 'over 18' category

SCHOLARSHIP DEADLINE

This year's scholarship deadline is Friday, April 25th, 2015.

For guidelines and information regarding Carpathia's scholarship program, please contact our marketing department: 204.989.7400 or marketing@carpathiacu.mb.ca



Above: design submitted by Alyna Sikorsky, winner of the 'under 18' category

NOTE FOR ALL RRSP, TFSA, & RRIF HOLDERS

Your designation of beneficiary by means of a designation form will not be revoked or changed automatically by any future marriage or divorce.

Should you wish to change your beneficiary in the event of a future marriage or divorce, you will have to do so by means of a new designation. Any designation changes must be made in person by attending any branch location.

For members and associates holding a RRSP or RRIF, the Credit Union's RSP and RIF Declaration of Trust has been revised and will be in effect as of January 1, 2015.

Please visit our website at www.carpathiacu.mb.ca or contact/visit your branch to view/receive a copy of the updated Declaration of Trust.

Carpathia Credit Union 22ND ANNUAL GOLD ACCOUNT LUNCHEON

On Thursday, December 4th, 2014, Carpathia Credit Union welcomed about 215 Gold Account members and friends to our annual luncheon which is held in their honour.

The event took place at noon at Canad Inns Garden City and this year the weather was beautiful for early December.

A hot turkey lunch was enjoyed as our host, Katrusia Manning (Financial Services Representative at our Grant location), guided us through the program; which included greetings from our President and CEO, along with the giveaway of cash door prizes.

We would like to thank all of our guests for helping keep this tradition going.

A huge thank you to all the Carpathia and Canad Inns staff for making this luncheon a success.



Carpathia Credit Union AN AWARD-WINNING BRANCH

In September we received the 2014 CommerceDesignWinnipeg award, for the architecture of our newest branch, on Grant Avenue, by Cibinel Architects.

"The CommerceDesignWinnipeg contest rewards Winnipeg merchants for the exceptional quality of the interior and exterior design of their businesses and highlights the talents of Manitoba designers. Every year it will honour merchants who have called upon qualified Winnipeg architecture and/or interior design professionals to help them design or renovate their business premises." (www.commercedesignwinnipeg.ca, 2014)

We must sincerely thank Cibinel Architects again for their work in the creation of a building we can be so proud of. We invite you to stop in at 1375 Grant Avenue during business hours to see the award-winning structure in person.



Photos provided by Gerry Kopelow/Photographics Inc

Save It Up

Make each debit part of
your savings plan



Celebrating **75** CARPATHIA CREDIT UNION КАРПАТІЯ
Unique values. True strength.

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2015 CALENDARS

75th anniversary calendars are now available for pick up at all branch locations. As we only have a limited number of calendars, we will provide only one per membership on a first-come first-serve basis.

RRSP CONTRIBUTION DEADLINE

Monday, March 2nd, 2015 is the deadline to make RRSP contributions for the 2014 tax year. If you haven't made a contribution yet, or if you're looking to top up your contributions for 2014, now is the time to do so.

Why is it a good idea to make a contribution this year? Consider this: Canadians are living longer lives than ever before. The average life

expectancy for Canadian men is nearly 79, while the average for women is over 84. When you couple that with the fact that many Canadians are retiring early these days, it's not unusual to expect a retirement period of upwards of 30 years. Plus, if you plan to retire at age 55, you'll have to bridge the gap between that date and the start of your Canada Pension Plan

(at age 60) and the start your Old Age Security (at 65).

Saving enough money to provide yourself with an adequate retirement income is not something you can afford to leave until the last minute, especially in today's low-interest rate environment; double-digit rates of return on your investments appear to be a thing of the past.



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952 Main Street
Winnipeg, MB R2W 3P4



Winter Holiday Hours

Carpathia Credit Union will be closed the following days:

Christmas Day: **Wednesday, December 24th (3:00pm closure) and Thursday, December 25th**

Boxing Day: **Friday, December 26th**

New Year's Day: **Wednesday, December 31st (3:00pm closure) and Thursday, January 1st**

Louis Riel Day: **Saturday, February 14th* and Monday, February 16th**

*For your convenience, our McPhillips location will be open on Saturday, February 14th

Кредитна Спілка Карпатія буде закрита в наступні дні:

Різдвяні Свята: у середу, 24-го грудня - о 15:00 годині, у четвер, 25-го грудня,
а також в п'ятницю, 26-го грудня

Новий Рік: у середу, 31-го грудня - о 15:00 годині, а також у четвер, 1-го січня

День Луї Рієл: у суботу, 14-го лютого, а також в понеділок, 16-го лютого

** До ваших послуг, наше відділення по вул. Макфілліпс буде відкрите, як завжди,
у суботу, 14-го лютого

*З Різдвом Христовим та
Новим Роком! Здоров'я та
процвітання в новому році всім!
A Merry Christmas and healthy
and prosperous New Year to all!*

- Carpathia Credit Union

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