

WINTER 3 I M A 2015

- Board of Directors Election
- President's Greetings
- 'e-connect evening' Event Recap
- NEW Branch
- Donation to Ukraine
- Service Charge Updates
- 2015 TFSA Reminder

Carpathia Credit Union 77th Annual General Meeting

IT IS TIME ONCE AGAIN FOR OUR ANNUAL GENERAL MEETING

The official AGM election bulletin and agenda will be mailed separately, along with your voting ballot, 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 24
at 2:00pm
Canad Inns
Garden City

Attend the Annual General Meeting on Sunday, January 24, 2016 at Canad Inns Garden City and you could win:

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



Unique values. True strength.

COVER PHOTO

October 30, Members of Carpathia's Board presented a \$500,000 cheque to Sister Patricia Lacey (left) and Sister Janice Soluk of the Sister Servants of Mary Immaculate to go towards the *Life Love Legacy Capital Campaign*.

PHOTO CREDIT: Andrew Sikorsky, Sikorsky Photography

2015 - 2016 BOARD OF DIRECTORS

Dr. Taras Babick, PRESIDENT
Roman Zubach, VICE PRESIDENT
Peter Washchyshyn, SECRETARY
Don Cilinsky, DIRECTOR
Demyan Hyworon, DIRECTOR
Donna Korban, DIRECTOR
Walter Kulyk, DIRECTOR
Irka Semaniuk, DIRECTOR
Susan Zuk, DIRECTOR

STANDING COMMITTEES CHAIRPERSONS:

Roman Zubach, AUDIT & RISK
Irka Semaniuk, CORPORATE GOVERNANCE
Peter Washchyshyn, HR & COMPENSATION
Susan Zuk, NOMINATING
Don Cilinsky, PROPERTY & ENVIRONMENT
Walter Kulyk, COMMUNITY SUPPORT

CORPORATE OFFICE

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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

Carpathia Credit Union WAYS TO VOTE

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

- 1) **ONLINE** - Visit our home page (www.carpathiacu.mb.ca) where we will link you to a secure voting site. From there you will enter your assigned personal identification number and ballot number, which you will find on your voting ballot.
- 2) **MAIL** - Use the prepaid return envelope that will be in your election package and send your completed ballot via Canada Post.

3) **DROP OFF** - Seal your ballot in the return envelope and drop it off during regular business hours at any of our four 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.



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 four branches. If you have any questions, please contact the highly knowledgeable staff at your local branch.

Carpathia Credit Union PRESIDENT'S GREETINGS



TARAS R. BABICK, M.D.
ТАРАС БАБУХ, ДОКТОР МЕДИЧНИХ НАУК

We are quickly approaching the Christmas season, which is truly a time of year when we reflect upon our blessings. As Canadians, we are truly blessed to live in a country which cherishes and promotes peace and freedom. As Ukrainians, we are truly blessed to have the opportunity of celebrating our rich Ukrainian religious heritage.

On behalf of our Board of Directors, management and staff of Carpathia Credit Union, it is my privilege to wish each of you a very blessed Christmas. We wish you and your families a joyous and peaceful Christmas and a happy and healthy New Year. Xrystos Rajdaietsia.

Ми швидко наближаємось до Різдвяних свят, які зазвичай є часом коли ми розмірковуєм над нашими подяками. Як канадійці, ми благословенні жити в країні, котра цінує та просуває мир та свободу. Як українці, ми благословенні мати можливість святкувати нашу багату українську релігійну спадщину.

Від імені нашої Ради директорів, керівництва та персоналу кредитної спілки «Карпатія», це для мене честь побажати кожному з вас щасливого Різдва. Ми бажаємо вам і вашим родинам радісного і мирного Різдва та щастя і здоров'я у Новому році. Христос Рождається!

SUPPORT OF HUMANITARIAN/MEDICAL NEEDS

Carpathia Credit Union has made a \$15,000 donation to *The Canada-Ukraine Foundation (CUF)* to support rehabilitation retreats for families suffering from depression and PTSD due to the War in Eastern Ukraine.

The Rehab Retreat Program is a cornerstone for further development of similar programs which currently are unprecedented in Ukraine. The network of *The Rehab Retreat Program's* participants has gone on to work within their own community: Many of the participants have even initiated their own programs, for example one widow has set up a prosthetics rehab center for victims of the War. News of *The Rehab Retreat*

Program funded by CUF is spreading: participants have gone on to share their knowledge, skills and contact information acquired during the retreat with other individuals who are affected by the Anti-Terrorist Operation in Ukraine – the waiting list is growing every day.

The CUF was established at the 18th *Ukrainian Canadian Congress (UCC)* in order to coordinate, develop, organize and deliver assistance

projects generated by Canadians and directed to Ukraine.

CUF therefore was established as a national charitable foundation that would coordinate Canadian organizations that have projects in Ukraine as well as other projects in Canada.

(Source: www.cufoundation.ca)

Carpathia Credit Union logo: **CARPATHIA CREDIT UNION** / **КАРПАТІЯ**

Earn up to **1.8%** with the **Xtreme** savings account

Contact us to learn more!

*limited time offer

Carpathia Credit Union 850 REGENT AVENUE

We are pleased to announce that we will open a fifth branch in the upcoming year - located at 850 Regent Avenue.

We are currently undergoing a review of plans for this branch, which will be in an existing building that used to house a Blockbuster. This works out well considering our plans for a drive-thru ATM. We are scheduled to open the Regent Avenue location during the summer of 2016; this will be dependent on the renovation schedule.

The opening of a fifth branch is an exciting opportunity to grow and better serve our membership base in the northeast end of the city. Considering the success of our fourth location on Grant Avenue and the recent modernization of our Main Street location, we are looking forward to the completion of this new project.

Here is a sneak peek of what we have planned for the exterior and interior of the new branch:



DID YOU KNOW THAT YOU CAN USE YOUR NONREGISTERED TERM DEPOSITS (TFSA's & GIC's) TO HELP AN IMMEDIATE FAMILY MEMBER SAVE ON THEIR HOME PURCHASE? YOU WILL EARN INTEREST AND KEEP THE FUNDS IN YOUR NAME.

ASK YOUR LOCAL BRANCH ABOUT CARPATHIA'S K2K MORTGAGE.



REMEMBER THE 2015 TAX FREE SAVINGS ACCOUNT (TFSA) CONTRIBUTION LIMIT HAS INCREASED TO **\$10,000**.

WITH A CARPATHIA CREDIT UNION TFSA YOU DON'T PAY TAX ON ANY INTEREST EARNED AND YOU CAN PRE-SCHEDULE YOUR CONTRIBUTION SO YOU DON'T MISS OUT ON ANY EARNINGS.

Carpathia Credit Union CELEBRATING THE CO-OP WAY

On October 15, Carpathia Credit Union joined credit unions worldwide to celebrate *International Credit Union Day* (ICU Day). Each year ICU Day falls in sync with *International Co-op Week* and is meant as an appreciation day for credit union members and staff, and to celebrate what co-ops do for their communities. This year the theme of ICU Day was *People Helping People*.

On ICU Day Carpathia branches put out goodies and coffee for visiting members. This year we decided to embrace the *People Helping People* theme and spread our love around a little bit further within our communities.

Thinking 'outside-the-branch' we split our Corporate Office into three groups, who joined the Commercial Centre and the four branches, and each used \$100 towards doing a good deed of their choice.

Here's what resulted from each group's good deed:

1) **SENIOR MANAGEMENT** – enabled students in the Bridges Program at

David Livingstone School to take a field trip out to visit Boonstra Farms before Halloween

2) **ADMIN GROUP 1** – celebrated Halloween with the children at Action Day care by visiting with Fat Cat and bringing pizza and goodies

3) **ADMIN GROUP 2** – will help towards presents that St. Nicholas will distribute to residents of Holy Family Home in December at the annual St. Nicholas celebration

4) **COMMERCIAL CENTRE** – used their annual hockey pool to increase their contribution (from \$100 to \$500!) that went to benefit Junior Achievement of Manitoba, specifically to the St. John's

High School program

5) **MAIN STREET BRANCH** – surprised the North End Women's Centre with a donation to use towards their children's program

6) **McPHILLIPS STREET BRANCH** – contributed to the United Way of Winnipeg

7) **HENDERSON HIGHWAY BRANCH** – collected extra donations during their *Free Personal Shred It Day* to raise a total of \$295 for Knowles Centre

8) **GRANT AVENUE BRANCH** – made a donation to help with the recovery of a local family affected by a terrible car crash



LESIA, HENDERSON BRANCH MANAGER
Raising awareness of Knowles Centre



LIZ, TRACY & AINSLEY (ADMIN 1)
Treat bags for delivery to Action Centre Day Care



JAROSLAWA, MAIN BRANCH MANAGER
Presenting to the North End Women's Centre

Carpathia Credit Union E-CONNECT EVENING

On October 22, 2015 our McPhillips Branch held an 'e-connect evening' for members and associates who want to learn about and how to use our electronic services.

The McPhillips team opened the event by explaining the advantages of online banking through *Carpathia Online*. That led into a step-by-step presentation on how to use *Interac*® e-Transfer; it showed how simple and useful sending funds electronically through your Carpathia accounts can be.

After the more formal part of the evening, attendees had the opportunity to work one-on-one with our MSRs to try out the services.

Coffee and delicious

homemade cupcakes were offered to all guests and a lucky winner took home a \$100 gift card door prize.

It was awesome to see our membership satisfied with the personal service and attention they received. We're looking forward to planning our next information/learning session at one of our branches.

If there's a product or service you would like to learn more about, let us know at info@carpathiacu.mb.ca or 204.989.7400.



RRSP Deadline is February 29, 2016

**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 you and them \$50 each for each successful qualifying referral.

www.carpathiacu.mb.ca/membership_referral_program.cfm

**CARPATHIA CU
SCHOLARSHIP**

WE'RE READY TO GIVE OUT
\$6,000.

THE DEADLINE FOR THIS
YEAR'S SCHOLARSHIP
APPLICATIONS IS FRIDAY,
APRIL 22, 2016.

SEND AN EMAIL TO
MARKETING@CARPATHIACU.MB.CA
FOR MORE INFO!

Carpathia Credit Union

SIX HELPFUL TRAVEL TIPS



If you're one of the many Manitobans planning a winter getaway this year, here are six helpful tips as you prepare to travel:

- 1) **BE CAREFUL WHERE YOU ANNOUNCE YOUR TRIP.** Police suggest being cautious about what you say online, especially on Facebook and other social media.
- 2) **GET SOMEONE TO CHECK YOUR HOUSE.** Arrange for someone to check on your house periodically. It's also a good idea to suspend your mail and newspaper delivery.

3) **MAKE SURE YOUR PASSPORT IS VALID.** Check this well in advance of your trip. Passport applications or renewals can take between 10-20 business days.

4) **TURN OFF YOUR WATER.** A plumbing leak while you're away can quickly amount to extensive and costly damage to your home. Turn off your water before you leave to avoid an unwelcome surprise when you return.

5) **PACK YOUR CREDIT UNION MASTERCARD.** Your Credit Union MasterCard offers several features* that can come in handy when traveling outside of Manitoba or

Canada, including:

- Trip cancellation insurance
- Emergency assistance services
- Inclusive travel medical insurance

*Details of your coverage, including terms, conditions, limitations and exclusions, are in the Certificate of Insurance provided with your card. For full details on the features of Credit Union MasterCard, visit <https://www.choicerewards.ca/cards/compare-cards/index.jsp> or speak to a representative at the credit union.

6) **TELL YOUR CREDIT CARD PROVIDERS WHERE AND WHEN YOU'LL BE TRAVELLING.** That way they'll know it's you making those purchases in foreign countries.



Carpathia Credit Union

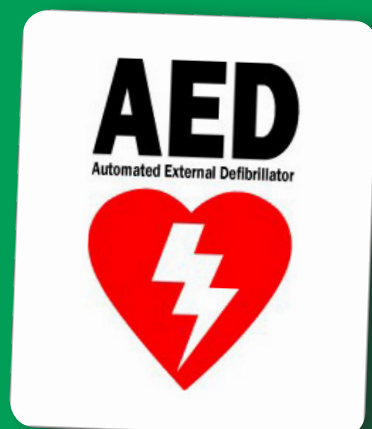
NOTICE OF FEE CHANGES

EFFECTIVE JANUARY 1, 2016

Performance Plus Plan _____	\$13.75
Performance Plan _____	\$ 8.60
Recall Bill Payment _____	\$25.00
Cheque Returned NSF _____	\$35.00
NSF Loan Payment _____	\$35.00
CAFT Loan Payment Retries _____	\$35.00
Chargeback Cheque Drawn on Depositor _____	\$35.00
Chargeback Canadian Funds _____	\$ 7.00
Automatic Transfer (to cover overdraft) _____	\$ 3.00
Postdated Cheque Held for Deposits _____	\$ 3.00
U.S. Account Withdrawal In Branch/In Person _____	\$ 1.00 USD
U.S. Account Cheque Drawn on U.S. Account _____	\$ 1.00 USD
U.S. Bank Draft _____	\$ 6.00 USD

FOR THE HEALTH AND SAFETY OF OUR EMPLOYEES, MEMBERS AND ASSOCIATES, WE NOW HAVE AUTOMATED EXTERNAL DEFIBRILLATORS (AEDs) IN ALL OF OUR LOCATIONS.

THE AEDs HAVE SIMPLE AUDIO VISUAL COMMANDS AND ARE TO BE USED BY CARPATHIA STAFF TRAINED IN FIRST AID OR FIRST RESPONDERS, IN CASES OF LIFE-THREATENING CARDIAC ARRHYTHMIAS (WHICH LEAD TO CARDIAC ARREST).





Publications mail agreement no. 40063217
 Return undeliverable Canadian addresses to
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.

December 24: All branches will close at 3:00pm
 24 грудня: Всі відділення закриваються о 3:00 вечора

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

December 28: All branches will be closed
 28 грудня: Всі відділення будуть закриті

December 31: All branches will close at 3:00pm
 31 грудня: Всі відділення закриваються о 3:00 вечора

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

January 7: All branches will be open except for McPhillips
 7 січня: Всі відділення будуть відкриті за винятком Макфілліпс

February 13: All branches will be closed except for McPhillips
 13 лютого: Всі відділення будуть закриті за винятком Макфілліпс

February 15: All branches will be closed
 15 лютого: 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 Різдовом Христовим та Новим Роком! Здоров'я та процвітання в новому році всім нашим членам бажають рада директорів, менеджмент та працівники кредитної спілки Карпатія

CORPORATE OFFICE

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 Hours: Mon - Fri 8:30am - 5:00pm



**CARPATHIA
 CREDIT UNION
 КАРПАТІЯ**

Unique values. True strength.

BRANCH LOCATIONS

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 Winnipeg, MB R2W 3P4 Winnipeg, MB R2G 1M5
 Ph: 204.989.7400 Ph: 204.989.7400
 Fax: 204.989.7404 Fax: 204.989.7404

80-2200 McPhillips Street **1375 Grant Avenue**
 Winnipeg, MB R2V 3P4 Winnipeg, MB R3M 1Z8
 Ph: 204.989.7400 Ph: 204.989.7400
 Fax: 204.989.7404 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