



CARPATHIA'S

INSIGHT

**WINTER
3 I M A 2016**

- Board of Directors Election
- President's Greetings
- 'LET'S TALK' Event Recap
- Service Charge Updates
- 2016 TFSA Reminder

Carpathia Credit Union 78th 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 22
at 2:00pm
Canad Inns
Garden City

Attend the Annual General Meeting on Sunday, January 22, 2016 at Canad Inns Garden City and you could win:

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



CARPATHIA
CREDIT UNION
КАРПАТІЯ

Unique values. True strength.

OPT IN TO RECEIVE ANOTHER
PRINTED NEWSLETTER

(details on page 7)

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
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



Susan Zuk
Director

CONGRATULATIONS

The Board of Directors, management and staff of Carpathia Credit Union would like to congratulate our director, Susan Zuk, on being named *Ukrainian Woman of the Year* by Alpha Omega Alumnae.

Susan was recognized for her contribution to the Ukrainian community in her many volunteer leadership roles with Manitoba Parents for Ukrainian Education and the Osvita Foundation.

A Message from the President

HOLIDAY GREETINGS

It's hard to believe that Christmas is almost here already. As I look back over these past twelve months, it certainly has been a full year.

Our financial results for this past year ending September 30th, 2016 are very reassuring to our Board of Directors. Furthermore, in line with our commitment to ensure that services and products are conveniently offered to our members and associates we successfully opened our fifth branch in June, 2016. The Board of Directors,

В це важко повірити, але Різдво вже майже тут. Озираючись назад на ці дванадцять місяців, не можна не зауважити що це, насправді був дуже насичений рік.

Наші фінансові результати за цей минулий рік, який закінчився 30 вересня 2016 року, є дуже підбадьорливі для нашої Ради Директорів. Крім того, відповідно з нашим зобов'язанням гарантувати, що послуги і продукти будуть надані як найзручніше для наших членів і асоційованих членів, ми успішно відкрили нашу

Management and staff are passionate to ensure that Carpathia Credit Union continues to be a viable, prosperous and innovative financial institution for decades to come.



Roman Zubach
President

п'яту філію в червні 2016 року. Рада Директорів, менеджмент і співробітники надхненно працюють, щоб гарантувати, що кредитова спілка Карпатія залишається життєздатною, процвітаючою

Christmas is a time for reflection and a rejuvenation of hope for the future. May we always be ever mindful of the spirit of caring, love and generosity of the Christmas season.

On behalf of our Board of Directors, Management and our staff, thank you for your patronage and loyalty. We wish you and your families a safe and very happy Christmas and a new year filled with peace, joy, and prosperity.

і інноваційною фінансовою установою протягом десятиліть.

Різдво - це час для роздумів і усвідомлення надій на майбутнє. Нехай ми завжди будемо пам'ятати про дух турботи, любові та щедрості різдвяного сезону.

Від імені нашої Ради Директорів, менеджменту і наших співробітників, щиро дякуємо за вашу участь і вірність. Ми бажаємо вам і вашим родинам безпечного і дуже щасливого Різдва та Нового року наповнених миром, радістю і благополуччям.

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.

A Message From the Marketing Department

OPT-IN TO RECEIVE ANOTHER NEWSLETTER

Thank you for reading our newsletter! We would like you to continue reading it and ask that you please fill out the form below and return it to any branch location or scan and email it to us at info@carpathiacu.mb.ca by January 31, 2017 to receive

further newsletters from us. If we do not receive the form, we will not be adding you to our newsletter mailing list in the future.

We have decided to ask for an opt-in so we can eliminate printing and mailing to those members and

associates who do not look at it.

Carpathia will also be launching an email management system very soon that is going to help us communicate better with our membership who prefer to receive news and promotions on a more timely basis.

Carpathia's Newsletter Opt-In Form

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

Full Name: _____

Address: _____

City: _____ Province: _____

Postal Code: _____

Email Address: _____



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 26 – All branches will be closed
 26 Грудня - Всі відділення будуть закриті

December 27 – All branches will be closed
 27 Грудня - Всі відділення будуть закриті

January 2 – All branches will be closed
 2 січня - Всі відділення будуть закриті

January 7 - McPhillips and Regent will be open only
 7 січня - Макфіліпс і Ріджент тільки будуть відкриті

*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

3rd Floor, 952 Main Street
 Winnipeg, MB R2W 3P4
 Ph: 204.989.7400 Fax: 204.989.7715
 Hours: Mon - Fri 8:30am - 5:00pm



**CARPATHIA
 CREDIT UNION
 КАРПАТІЯ**

Unique values. True strength.

BRANCH LOCATIONS

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

NEW! 1-850 Regent Avenue W
 Winnipeg, MB R2C 3A8
 Ph: 204.989.7400
 Fax: 204.989.7404

Email: info@carpathiacu.mb.ca
Website: carpathiacu.mb.ca
Teleservice: 204.989.7711