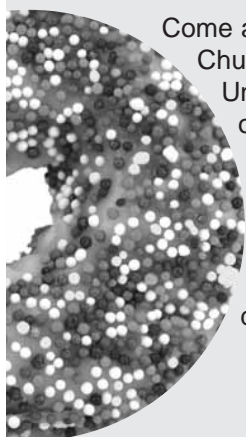


E-statements promotion

In May, Churchbridge Credit Union ran an e-statement promotion. For every account signed up to receive e-statements, we donated \$10 to a local organization of the member's choice.

We had a great response by members at all three branches and donated a total of \$1080 to local organizations. If you'd like to know how you can access e-statements, stop in at any of our branches. ■

Credit Union Day



Come and join the Churchbridge Credit Union at any one of our branches on Thursday October 16 between 10 a.m. and 4 p.m. for coffee and donuts.

Summer Feast Promo

During July and August, anyone with a regular payroll deposit could enter to win Churchbridge Credit Union's **SUMMER FEAST**. Our lucky winners were treated to a summer BBQ feast for up to 10 people at their house by the Churchbridge Credit Union Staff. Congratulations to our lucky winners:

Churchbridge – Rick Johnson
Langenburg – Audrey Cornelius
MacNutt – Keith Rathgeber

Fall 2008



Churchbridge Credit Union

New banking system coming in November

Churchbridge Credit Union will soon be upgrading our banking system. This exciting change will allow us to keep up to the ever changing financial services marketplace and provide better member service.

Branch closure – All of our branches will be **closed Monday November 24** and will re-open at regular hours on Tuesday November 25. ■

Conversion weekend – Our banking system upgrade is scheduled for **November 21- 24, 2008**. (Dates may be subject to change.) You will notice the following during conversion weekend:

- internet and telephone banking **will be unavailable**
- interruptions **may occur** with:
 - MemberCard debit card transactions
 - MasterCard Global Payment Card transactions
 - MemberCard ATM transactions
 - In-branch ATM service
- Personal access codes used for internet and telephone banking will be reassigned
- bill payment account numbers will need to be re-input

Be prepared

Make sure you're ready for conversion weekend.

- **Be prepared to use alternative payment methods**, such as cash, credit cards or cheques over the conversion weekend.
- **Remember last minute bill payments**. If you pay bills electronically, we suggest you make payments in advance of conversion weekend.
- **Complete any special in-branch transactions** such as purchasing travellers cheques, money orders or foreign currency, before conversion weekend.

*****Important***** If your Membercard/Global Payment Mastercard expires between October and March, you'll receive a renewal card early. Please activate your new card right away and discard your old one.***

Please watch for more information as our project progresses! We appreciate your understanding and patience.



Upcoming Events



Aug 28	Back to School
Sept 10	Pizza in a Pickup draw
Oct 16	Credit Union Day coffee and donuts 10 a.m. to 4 p.m.
Nov 21- 24	Banking system upgrade. Internet and telephone banking unavailable. MemberCards and Global MasterCards won't work.
Nov 24	Churchbridge Credit Union branches closed
Nov 25	Churchbridge Credit Union will re-open at regular hours

Pizza in a Pickup

If you're an account holder at Churchbridge Credit Union, your farm family could be the lucky winner of **Pizza in a Pickup**. We'll treat the winning farm family to a pizza and rib supper for 10, delivered to your farm on a date of your choosing by credit union staff. Stop by one of our branches to enter. Draw date is **September 10, 2008**.

Get the jump on holiday shopping by starting with a budget

A Christmas article in September? You bet! As the holiday season creeps up, fall's the perfect time to start the most important part of the shopping process: the budget.



Before deciding what to buy or where to shop, it helps to determine how much you can afford to spend. Knowing what you want to spend before you hit the stores keeps you from getting overwhelmed. It also lessens the chances you'll buy things that aren't on your list.

It helps to budget for more than just gifts. The holiday season brings a host of other expenses such as entertaining, eating out, wrapping supplies, decorations, and travel expenses. By including these expenses in your holiday budget before you start shopping, you'll have a better idea of what you can afford to spend on gifts. ■



Box 260
Churchbridge, SK S0A 0M0

Churchbridge Branch
Phone: (306) 896-2797
Monday - Wednesday 9 AM - 4 PM
Thursday & Friday 9 AM - 5 PM

Langenburg Branch
Phone: (306) 743-5212
Monday - Wednesday 9 AM - 4 PM
Thursday & Friday 9 AM - 5 PM

MacNutt Branch
Phone: (306) 742-4222
Tuesday to Friday 9 AM - 4 PM

www.churchbridgecu.ca
Teleservice: 896-1720 or
1-877-890-2797

STUDENTCHOICE account package

This account package is available to anyone under 26 years of age (at time of application) enrolling in a recognized college, university or technical school who is taking a minimum 60% full-time course load.*

This package includes:

- Interest bearing chequing account at the youth tier interest rate, calculated daily, paid monthly.
- First 30 debits **FREE**, thereafter regular chequing fees apply.
- Student MasterCard and Student Loans available on approved credit.
- Monthly statements with imaged cheques (e-statements available upon request).
- **FREE** access to MemberDirect online banking and telephone banking.
- Youth term deposits with a minimum deposit of \$500.
- A student loan up to \$10,000/year to a maximum of \$95,000, with monthly interest-only payments until six months after you finish or leave school

*Proof of enrollment required.

Taking the risk out of buying used vehicles

Even a used vehicle can set you back significantly. SGI is making it easier than ever for customers to find helpful information about used vehicles.

A free online Saskatchewan Damage Claims History Search gives customers the ability to check:

- a vehicle's history of damage claims in the province since Jan. 1, 1998
- its most recent Saskatchewan registration expiry date
- if it has been given a status such as rebuilt, stolen, non-repairable or a total loss.

To perform the search, you simply need the Vehicle Identification Number (VIN), which can be found on both the vehicle and the registration certificate.

This new service supplements SGI's existing Cross-Canada VIN Search, which is not available online and costs \$10.

Access the Saskatchewan Damage Claims History Search through SGI's website,



www.sgi.sk.ca, or from motor licence issuer websites under Online Services. Request forms for the Cross-Canada VIN Search are also available for downloading.

For more information on both the online and the Cross-Canada VIN Search, contact SGI at 1-877-641-6555. ■

Chip cards coming to Saskatchewan

A new payment card technology will make using your debit or credit card more secure and convenient. Chip cards contain an embedded computer chip, allowing the card to securely store and process data.

An Ontario chip card pilot is scheduled to run until October 2008. About 200,000 in Kitchener-Waterloo have received chip-enabled debit and credit cards and are using them daily. Local merchants have installed more than 2,300 chip-enabled point-of-sale terminals and 65% of ATMs support chip card technology. Our credit

card issuer CUETS Financial is participating in the trial. They anticipate a **national rollout in late 2008.**

What's different about chip cards?

- **No more swiping.** You'll insert your card into a terminal, where it will remain during the transaction. You'll be prompted to confirm the purchase amount, select chequing or savings (for debit transactions), and enter your PIN.
- **No signatures.** Most credit cardholders will enter a PIN number instead of signing a sales receipt.

Chip technology is more difficult to duplicate and make skimming of card data and the creation of counterfeit cards more difficult.

Magnetic stripe cards won't be accepted at ATMs after December 31, 2012 and at point-of-sale after December 31, 2015. Chip cards will continue to carry the magnetic stripe to allow you to use your debit cards in countries that don't use chip technology. ■

To lease or to buy: That is the question

With the cost of farm equipment continuing to rise, leasing is becoming a more popular alternative. Whether you lease or buy depends on your preferences, tax situation and the specifics of your operation. Here are some considerations:

Leasing gives you:

- access to the latest technology
- flexibility to change equipment as your operation changes
- more reliable equipment and less down time
- reduced repair costs with most leases
- potential to deduct your entire lease payment
- better cash flow
- potentially lower monthly payments that let you invest in other areas of your business

On the other hand **buying** can make more sense if you:

- want to own physical assets to build equity
- keep your equipment at least five years
- want to use a trade in toward a purchase
- are not close to retirement

Lease agreements can be complicated. If you're considering a lease, be sure you understand the specifics of your agreement. For more help making the decision, check out these online tools:

- Ontario Ministry of Agriculture's leasing quiz at <http://www.omafra.gov.on.ca/english/busdev/facts/01-003.htm#quiz>
- Iowa State University www.extension.iastate.edu/Publications/PM787.pdf
- Alberta Agriculture's online calculator at www.agric.gov.ab.ca (type "machinery calculators in the search engine")

Whether you're leasing or purchasing, we can help. Give us a call or stop by today. ■



Student budgeting: It is possible

Budget. It's not a four-letter word. It's a way for you to take charge – and get your money working for you. A budget is a plan that helps you:

- pay living expenses
- pay off debt
- save for your goals
- afford to do the things you want

Here's how to get started:

1. Jot down your regular income.

Include:

- wages
- allowance
- scholarships or loans

2. List your expenses.

Remember:

- fixed costs – things like tuition, utilities, car payments or rent
- variable expenses – food, clothing, entertainment, transportation
- one-time expenses – things like gifts, insurance or trips
- savings – remember to put a little away each month

The little things add up. Don't forget things like coffee, snacks or gum.

3. Track your spending for a couple of weeks to see where your money really goes. Compare what you spend with what you've budgeted and make changes along the way. If your income doesn't cover your expenses (including savings) look for places to cut back.

Need help developing a budget that works for you? We can help. Stop by the office or give us a call. ■