



Your deposits fully guaranteed

Are you aware that deposits in Saskatchewan credit unions are fully guaranteed? There's no limit to the size of deposit covered by the guarantee. Whether \$100, \$1,000,000 or more, all deposits are fully guaranteed. The guarantee applies to all forms of personal, business and trust deposits held in Saskatchewan credit unions. This includes, but is not limited to:

- chequing or savings accounts
- term deposits such as GICs
- registered plans, such as RRSPs or RRIFFs, on deposit in a credit union
- the Canadian equivalent of funds

deposited in another currency

- accrued interest on deposits
- principal on index-linked term deposits (the return is guaranteed once the credit union is holding it)

The guarantee covers all deposits in Saskatchewan Credit Unions regardless of the membership, citizenship or residence of the depositor.

For more information on the deposit guarantee go to www.cudgc.sk.ca or ask your Churchbridge Credit Union representative. ■

Did you know?

- The deposit guarantee is provided by legislative authority through *The Credit Union Act, 1998*.
- Since the Credit Union Deposit Guarantee Corporation was formed in 1953, no one has ever lost a dollar deposited in a Saskatchewan credit union.

Community support: The credit union difference

Community involvement has historically been one of the ways credit unions differentiate themselves from other financial institutions. By remaining community-based and locally owned and operated, and

by offering substantial financial backing to local initiatives, credit unions across Canada have remained leaders in the area of community involvement. Volunteerism remains high and is at an historic level with:

- 75% of credit unions reporting employees participating in community activities.
- 94% of Saskatchewan credit unions reporting employee volunteerism in community activities on their own time. ■

Swimming Pool Loan

Churchbridge Credit Union is once again offering its no interest loan to make a donation to the new Churchbridge Swimming Pool. From \$500 - \$5,000 on approved credit. No security required.

We're offering this great opportunity from July 15 - September 15. Your donation can be as little as \$14 a month. We encourage you to take advantage of it sooner rather than later. ■

Pizza in a Pickup

If you're an account holder at Churchbridge Credit Union, your farm family could be the lucky winners of Pizza in a Pickup. Churchbridge Credit Union staff will treat your farm family to a


pizza and rib supper for ten, delivered to your farm on a date of your choosing.

Stop by one of our branches in Churchbridge, Langenburg or MacNutt to enter. Draw date is September 9, 2011. ■

Student Choice promotion

Congratulations to Brooke Schappert for winning an HP 15.6" laptop. All she had to do was be a 2011 high school graduate and

inquire about our Student Choice accounts, student loan or Student MasterCard. ■



Churchbridge Credit Union
 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



Churchbridge Credit Union

Calendar



- Sept. 5**
Closed for Labour Day
- Sept. 9**
Pizza in a Pickup Draw
- Oct. 10**
Closed for Thanksgiving Day
- Oct. 20**
Credit Union Day
- Oct. 31**
Halloween
- Nov. 11**
Closed for Remembrance Day

Credit Union Day

Join us October 20 to celebrate Credit Union Day. Stop by any one of our three branches to help us celebrate.

Summer Feast winners

Congratulations to the following winners of our Summer Feast: Churchbridge - Russ Thies, Langenburg - Garnet Kinney, MacNutt - Dave Ferguson

Our winners and their friends were served a summer feast by the staff of Churchbridge Credit Union.

FALL 2011

June Daze BBQ a success

Churchbridge Credit Union raised over \$1,300 for the Churchbridge & District Fitness Centre. Once again the community supported this great fund-raising event. To date we've raised over \$14,500 for local organizations through the BBQ. Thanks to everyone who keeps coming out and supporting our local organizations. ■



Community investment

The purpose of the Churchbridge Community Investment Fund is to assist eligible non-profit organizations with funding for capital building projects, capital equipment purchases, or unique one time programming costs. It's our goal to provide our communities with a strong foundation to build upon, benefiting our current members and the generations to come.

- Churchbridge Curling Club for plant repairs - \$4,000
- Langenburg Swimming Pool for pool cover - \$2,500
- Churchbridge Minor Ball for uniforms - \$2,500
- MacNutt Recreation Center for siding and insulation - \$2,000

We recognize and appreciate all that our non-profit groups and organization do for our communities. We're pleased to make a contribution to our communities as a financial services provider, an employer and an actively involved business member of the communities in which we live and do business. ■

This was the first year for our Community Investment Fund and it brought in a great round of applications. Churchbridge Credit Union was pleased to allocate \$11,000 through our Community Investment program to the following organizations:

Grand re-opening of two branches

You've watched the progress of additions to both branches, and we're getting very close to

celebrating. Please watch newspapers and in branches for advertisements on our Grand Re-openings. ■

October 20 is Credit Union Day



CREDIT UNIONS
BUILD
A BETTER
WORLD.

Each October, credit unions around the province — and the world — take a day to celebrate the unique and rich history of the credit union movement and the contributions it has made to the communities it serves.

International Credit Union Day takes place the third Thursday of October every year. This year, it falls on October 20. The theme for Credit Union Day 2011 is *Credit Unions Build a Better World*, a fitting theme given the positive impact credit unions have made around the world.

Here in Canada, where they have a long and established history, credit unions continue to provide members with

leading-edge rates, technology and service. Meanwhile in the developing world, people are starting credit unions to provide banking services in areas where access to credit is badly needed.

“Credit unions continually demonstrate their ability to improve the lives of individuals, families, communities and countries around the world, and have done so for generations,” said Pete Crear, the president and CEO of the World Council of Credit Unions, Inc. “As we celebrate International Credit Union Day this October and prepare for the United Nations International Year of Co-operatives in 2012, we would do well to remember that we’re all part of building a better world.” ■

Celebrating co-op differences



strengthening communities.

• **Co-ops grow** – Co-operatives have, on average, a higher rate of business success and last longer than private enterprises. This promotes long-term stability and strength in local economies, flattening out economic peaks and valleys.

• **Co-ops respond**– Co-ops have the answer to global supply threats: reliable local products and services controlled by the people. More local food from more agricultural and fishing co-ops coming directly to residents or farmers’ markets can make an enormous contribution to food security globally.

• **Co-ops lift** – Co-ops offer many avenues to peace and economic renewal in troubled communities where strife has wiped out the economy and worsened poverty. By promoting wider participation, co-ops promote ethical business practices over the often predatory economic behaviour present in the developing world. Credit unions provide micro-savings and loans to let people slowly and steadily work their way out of poverty. Fair trade co-ops ensure good pay for hard work. Profit sharing prevents the gap between rich and poor from growing too wide. ■

• **Co-ops listen** – Co-operatives are democracy applied to business. Members and employees share ownership, decisions and profit. Ordinary people gain more control over their economic lives, especially in the hard times when they feel most powerless.

• **Co-ops build** – Co-operative enterprises build communities. Communities, in turn, ensure the longevity of co-ops. It makes sense, then, that co-ops not only provide jobs and necessary services, they also reinvest surpluses locally, stabilizing communities economically and socially. What’s more, co-op members tend to patronize other co-ops, further

Credit union and co-op fast facts

- There are 61 credit unions in Saskatchewan, with 304 service outlets.
- Saskatchewan’s credit unions have \$14 billion in total assets.
- There are 520,000 credit union members in Saskatchewan.
- Sean Connery once earned a living driving a horse-drawn milk float for a co-op in Edinburgh. There’s no record as to whether the milk arrived shaken or stirred, or if Connery was given a license to spill.
- The Associated Press (AP), London (England) Symphony Orchestra and London Philharmonic are all run as co-operatives.
- Bee Maid honey, Granny’s poultry and Peak of the Market vegetables are all produced by co-operatives.
- You may also have tasted some of these co-operatively produced products: Sunkist oranges, Welch’s grape juice, Ocean Spray cranberries, Sun-Maid raisins and Blue Diamond almonds.

UN declares 2012 International Year of Co-operatives

As we approach the end of 2011, we are nearing a very significant event for the global co-operative movement. In December 2009, the United Nations declared 2012 to be the International Year of Co-operatives. Through a resolution titled *Co-operatives in Social Development*, the UN formally recognized the value of co-operative enterprises — such as credit unions — in their communities.

Throughout next year, co-operative enterprises and their members around the world will celebrate the many ways in which they build a better world. Co-ops have been building local economies and alleviating poverty for close to 200 years. The UN is dedicating 2012 to honouring the deep benefits of joining forces to create prosperity.

With more than a billion co-operative and credit union members around the world, the international co-operative movement is a powerful global force. Nepal may be very different from Sweden, Bolivia from



Canada, but co-op members around the globe all share the knowledge that joining together in a common purpose can build a better world.

Canadian co-operatives will be celebrating the year with events across the country. We hope the legacy of what is accomplished in 2012 will endure many years into the future. ■

Tips for making saving a priority

Recent studies have found that Canadians are saving less money than we used to. That’s not entirely surprising, given the tougher economic times. But most people agree that saving money — whether it’s for retirement, a down payment on a house, a child’s university education or just a rainy day — is a priority for them. So how do you develop the discipline to save on a regular basis? Here are some helpful tips:

• **Make a budget.** The first step towards

saving money is recognizing where your money is going. Start by making a list of all your expenses. From there, you can start to decide which expenses are necessary and which ones can be cut.

• **Eliminate waste.** Sometimes saving simply means being smart with your money. Avoiding things like late fees can prevent needless spending.

• **Pay down high-interest debt.** If you owe money on credit cards that charge a

high rate of interest, focus on paying those down first. The less money you give away in interest, the more you have to save for other things.

• **Make healthy choices.** Strangely enough, sometimes healthy choices can be as good for your wallet as they are for your body. Things like smoking and eating fast food aren’t only unhealthy; they also cost a fair amount of money. If you can reduce or do away with those sorts of expenses, you’ll save money and feel better. ■