



Churchbridge Credit Union upgrading its banking system

During the weekend of August 13 & 14, Churchbridge Credit Union will upgrade its banking system. The affects on our members will be minimal; however during that weekend you may experience some service

interruptions with your cards, MemberDirect and telephone banking.

Most of the changes associated with the conversion will affect our staff and how they maneuver through the system. We're

working hard to ensure the impact to members is minimal. Please watch for more detailed information closer to our conversion date. ■



Churchbridge
Credit Union

MONEYWise

A NEWSLETTER FOR CREDIT UNION MEMBERS



SUMMER 2011



And the winner is...

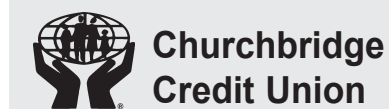
AgriInvest promotion – Congratulations to Lynne Johnson, who was the winner of our AgriInvest promotion. Every member that opened an AgriInvest account at Churchbridge Credit Union was entered to win a \$500 gift card to a local merchant of their choice.

RRSP promotion – Congratulations to Gwen Poier, she was the recipient of our \$500.00 RRSP Deposit. The Churchbridge Credit Union RRSP promotion was for anyone that opened a new RRSP contract or RRSP savings account. ■



Major renovation update

The renovations are moving along quite nicely. We hope to have grand openings some time late this summer or early fall. Watch in branch and the Four Town Journal for more details.



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

Calendar



Friday, June 10
Credit Union June Daze BBQ
Friday, June 10
Langenburg Grad
Thursday, June 30
Churchbridge Grad
Friday, July 1
Closed for Canada Day
Friday, July 15
Draw Date for Summer Feast
Monday, August 1
Closed for Civic Holiday
Monday, September 5
Closed for Labour Day
Friday, Sept 9
Draw Date for Pizza in a Pickup

Congratulations to the grads of 2011

Churchbridge Credit Union would like to congratulate all graduates of 2011. We wish all the grads the best in their future endeavors. Please stop by any of our branches to find out how we can help you with all your future needs.

2010 another successful year

Churchbridge credit union's annual general meeting was held on Monday April 18 at the Churchbridge Community Centre. Members in attendance heard that our future continues to look very bright thanks to the strong local economy. As stated in the *Four-Town Journal* last year marked the tenth consecutive year of growth for our organization, which now boasts a membership of 2,611.

Strong financial results – General Manager, Perry Wishlow, reported the credit union's assets at year-end stood at \$75.8 million, after an impressive 9% increase of \$6.1 million over 2009. Member loans, which form the majority of

those assets, totaled \$59.7 million, up \$6.6 million or 12% from 2009.

"We anticipate 2011 to be another busy year for our loans staff, due to the strong local and provincial economy," said Wishlow.

Changes to the board – Three board members were returned for additional three-year terms by acclamation: Robert Rathgeber representing MacNutt, Larry Severin representing Langenburg and Wendy Lutz representing Churchbridge. Rodney Flunder was elected president, Cal Swanson as vice-president and Deb Fuhr as secretary. ■

Summer Feast

If you're an account holder at Churchbridge Credit Union and have a regular payroll deposit going into your account, you can enter your name for the Summer Feast draw. Draw Date is July 15. The winner receives a BBQ supper for 10 people provided by Churchbridge Credit Union staff. ■



Discover Co-op Youth Camp

If you're 12-18, want to make a difference and are ready for the experience of a lifetime, then Co-op Camp is the place to be this summer. Enjoy swimming, canoeing, games, campfires, singing, social events, fun-filled activities and much more. Spend a week at beautiful Candle Lake or Last Mountain Lake.

Charter bus transportation from Saskatoon to camp is provided. Participants pay a \$210 registration fee and the remaining \$415 fee is paid by a local co-operative sponsor, such as a credit



union, retail co-op, the Co-operators, a co-operative health clinic, Concentra Financial or Access Communications Co-op. ■

Members share in our profits

We held Member Profit Sharing Day Thursday May 5. Each branch served coffee and donuts to members when they came in to pick up their equity cheques or statements.

Members received \$388,000 in Member Profit Sharing Dividends for 2010. Since 2000, our credit union has paid out \$2.7 million to our member owners, proving that membership really does pay! ■



June Daze BBQ

This year's June Daze BBQ is scheduled for **Friday June 10** 11 a.m. – 1:30 p.m.

Proceeds go to Churchbridge Fitness Centre.



Consider travel insurance for that summer road trip



Planning a road trip somewhere south of the border this summer? Here are some things to keep in mind before loading up the car and heading out on the road.

While they may not always be the first thing to cross your mind, illness and accidents can happen quickly and, when you're out of the country, the expenses related to such unfortunate occurrences can pile up just as fast.

Even something as simple as a minor fender-bender could lead to a brief hospital visit, which could become quite

expensive without adequate travel insurance. Many Canadians travel to the U.S. under the mistaken assumption that their provincial government or employee health plans cover everything. Unfortunately that's not always the case. Expenses such as prescription drugs, air ambulance service, X-rays and other costly procedures may not be covered by your plan when you're outside Saskatchewan — even if you're still in Canada.

If you're planning a summer vacation this year, it's probably a good idea to purchase travel insurance as part of your trip. It's also a good idea to carry proof of that travel insurance with you, along with the name and phone number of the insurance provider. You may also want to leave a copy of the details with a neighbour or close relative, just in case you lose your copy.

With travel insurance in place to cover any unforeseen illnesses, you'll be able to relax, rest easy and enjoy your summer getaway. If a trip is in your future, stop by the credit union to ask about your travel insurance options. ■

Remember to pack your MemberCard

Your credit union MemberCard is a terrific traveling companion. You can use your MemberCard for Interac purchases throughout Canada and the United States and for cash withdrawals on the CIRRUS worldwide network. And that means you don't need to carry as much cash when you travel.

Keep in mind that whenever you travel it's not a good idea to keep your identification, MemberCard, credit cards, travellers' cheques, cash and other important personal documentation in the same place. That way, if your luggage goes missing or you lose your wallet or purse, you won't be left with nothing.

Heading out of town? Be careful what you say online

If you're leaving on a trip, police suggest being cautious about what you say online, especially in Facebook status updates and other social media.

The latest trend in online fraud involves fraudsters posing as lawyers and going after seniors, typically when that senior has a younger relative who has updated their Facebook status to "holidaying in Mexico" or something similar.

In the scam, the fraud artist contacts the senior and poses as a lawyer, saying the younger relative is in legal trouble and

needs money — usually about \$4,000, police say — to make bail.

The fraudsters will claim they're contacting the senior because the young person in trouble used their one phone call to contact the lawyer.

Police say the criminals troll social networking sites looking for indications people are out of the country. Once they know you're away, they can be confident the senior they contact will have difficulty actually reaching you, lending credibility to the fraud call.

If you're contacted by someone claiming to be calling on behalf of a travelling relative, police suggest first checking with other family members about that person's whereabouts. Police also say you should always be wary of wiring money to anyone you're unsure of.

Next time you travel, consider not announcing it via social networking sites and leave family members with an itinerary and a full list of contact information. ■

Credit unions tops in customer satisfaction again

When it comes to general customer satisfaction, credit union members are Canada's happiest bankers, according to a poll of more than 2,000 adults compiled by Forum Research in March.

The poll found that 74% of credit union members across the country report they are "very satisfied" with their financial institution. That score led all the big banks and was ahead of the national average of 67%.

In terms of service at a branch level, credit unions once again led the way. Eighty per cent of credit union members said they were very satisfied with the level of service provided at their branch, well above the national average of 70%. ■



Interac offers tips for shopping online

Shopping online can be a quick, easy and fun way to avoid the rat race of malls and big box stores. But it also comes with certain risks if not done safely. The Interac Association recently released several consumer tips to help create a safe, online shopping environment:

- 1. Connect securely:** Before you begin your online shopping, make sure you have a secure, password-encrypted connection and the latest security software installed on your computer. Avoid making online purchases through an unsecured or borrowed Internet connection.
- 2. Follow your instincts:** While there are many legitimate online merchants, trust your instincts and avoid making a purchase over the Internet if you have concerns about a specific website.
- 3. Check the URL:** Always type a merchant's website URL directly into your browser instead of clicking on a third party link (such as a link

embedded in an email advertisement), which may be a phishing attempt directing you to a fraudulent website. Reputable merchants offer secure browsing, indicated by an https link or SSL certificate.

- 4. Read the privacy policy:** Once you've selected goods or services to buy online, always check the small print. What is the merchant's privacy policy? Will the merchant withhold any of your personal information? This should be addressed clearly on the website.
- 5. Save a record of the purchase:** Print and file a copy of your receipt, as well as the merchant's terms and conditions, should you need to return the product or consult the warranty.
- 6. Examine your purchase:** Once you receive your purchase, inspect it to ensure it is exactly what you purchased and did not incur damage during shipping. ■

