

SGI now offers secure online service

Did you know that SGI now offers a secure online service that allows you to perform select Auto Fund transactions from the comfort of your own home or office between 5 a.m. and midnight?

SGI started offering this new service to its customers on October 20.

You will have to visit an SGI Issuing Office to have your email address added to your personal information in order to do online transactions. This information cannot be added by someone else.

The first phase of transactions currently available to customers includes:

- Initial set up of internet account with

- your username and password
- Registration Eligibility Declarations (Continuous Registrations or REDs) for plate classes LV / PV / F / MT / T
- Personal Information Changes - address changes or contact information changes such as email address or phone number

The second phase of transactions scheduled for release November 17 (subject to change based on transaction availability) includes:

- Driver exam scheduling
- Receivable payments
- Driver abstracts
- PAC arrears payments
- Basic Vehicle Renewals

If you are interested in completing

transactions online please visit the Churchbridge Credit Union website www.churchbridgecu.ca and click on the SGI Online Services button (top right hand corner of page) which will allow you to complete your first time registration online account setup. Once you have set up your username and password you can go in between 5 am and midnight to complete any available transactions that you may have. If you have any further questions or require assistance please call MacNutt Branch of Churchbridge Credit Union @ 742-4222 or email SGIContactList@churchbridge.cu.sk.ca. Please tell your family & friends about this service. You don't even have to be a credit union member; all you have to do is visit the Churchbridge Credit Union website. ■

Churchbridge Credit Union sponsors Norbert Georget

We were the proud sponsors of Norbert Georget at the Churchbridge Public School October 12. Norbert spoke to grades 6 to 12 about the effects of drinking and driving, drugs and texting while driving.

Like Norbert says "We're not born winners, we're not born losers - We're

born CHOOSERS!" If you ever have the chance to hear him, we encourage you to attend.

"I can't ask for a better sponsor than the Credit Unions," says Norbert. "Our values and goals are the same in reaching out to the local students. It also gives a chance for the credit union to show the students that

there is a community business that cares about their future, not just for their dollar."



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

Union branch to open your **no service charge, High Interest Savings AgriInvest Account at 2.05%**. We'll report the AgriInvest Administration Office when you make a deposit or withdrawal from the account. Your matching funds will be forwarded to your AgriInvest Account when the administration receives notification of a deposit from the Churchbridge Credit Union.

Bring in your "2009 AgriInvest Account Initiation" form to open your AgriInvest Account, within the 90 day deadline. ■

AgriInvest

The AgriInvest Program helps producers manage small income declines. Each year, producers can make a deposit into an AgriInvest account and receive a matching contribution from the federal and provincial governments.

You'll receive a deposit notice outlining your maximum matchable deposit amount for the year. You can deposit any amount up to your maximum matchable deposit by the deadline indicated on the notice.

Come into any Churchbridge Credit



Christmas hours

- Friday, December 24** - closed at 3 p.m.
- Monday, December 27** - closed in lieu of Christmas Day
- Tuesday, December 28** - closed in lieu of Boxing Day
- Friday, December 31** - closed at 3p.m.
- Monday, January 3** - closed in lieu of New Years Day

On behalf of the board, management & staff, we wish you a safe and Happy Holiday through this Christmas Season and a Prosperous New Year. Thank you for your patronage.

Calendar of events

- Monday February 21** - Closed for Family Day
- Tuesday March 1** - Last day for 2010 RRSP contributions

Pizza in a Pickup

Congratulations to our Pizza in a Pickup Winners:
Churchbridge: Randy Kaeding
Langenburg: David Weiss
MacNutt: Dale Kitz

We almost had to do pizza in a boat; however, our staff managed to deliver pizza and ribs to our winners and their family and friends. We all had a great time. ■

MONEYWise

A NEWSLETTER FOR CREDIT UNION MEMBERS



WINTER 2010



Congratulations to our staff



Susan Bewcyk

On August 30, 2010 Susan Bewcyk completed a series of courses and exams in the Personal Financial Planner (PFP)[®] Program through the Canadian Securities Institute that earned a "Certificate of Achievement on Financial Counseling". Congratulations to Susan on reaching this milestone. With just two more required courses, Susan will earn her PFP[®] designation!



Connie Olm

Congratulations to Connie Olm on receiving her Fellow of the Credit Union Institute of Canada (FCUIC) designation. This designation involves the completion of eight general business courses, one credit union-specific course and experience in the credit union financial services industry.



Welcome Jessica Griffin

Churchbridge Credit Union is excited to welcome Jessica Griffin to our growing team. Jessica joins us as a casual member service representative. You'll find her at any one of our three branches. Jessica and her husband Kyle live in Churchbridge with their two children, Kori and Weston.

Put your Credit Union MasterCard to work for you on your next vacation



If you're planning a trip to warmer climates this winter, there are several important ways your Credit Union MasterCard can help you while on vacation. The Credit Union MasterCard offers a variety of features that can come in very handy when you're traveling outside of Saskatchewan or Canada, including:

- **Out-of-province/country travel medical insurance**
Your Credit Union MasterCard provides

a wide range of benefits should you experience health problems while out of the province or country.

- **MasterTrip®**
MasterTrip® provides a variety of benefits, including trip cancellation insurance, emergency assistance services, unexpected return home benefits, common carrier travel accident insurance and accidental death insurance.

- **MasterRental®**
Accidents do happen, and when you're in a rental car, it's nice to be protected. When you rent a car with a Credit Union MasterCard that features MasterRental®, you receive a collision damage waiver benefit (equivalent to that offered by the car rental company, provided you decline theirs), car rental accidental death and dismemberment benefits (up to \$300,000 per accident) and personal effects benefits (if your rental car is damaged or stolen, any personal effects in the car are covered up to \$1,000 per insured person, up to \$2,000 per rental period). Please note that some limitations apply. See the certificate of insurance when you receive your card.

For full details on the features of Credit Union MasterCards, visit www.cuets.ca/products/index.html or speak to a representative at the credit union. ■

Credit unions continue to demonstrate concern for community

Concern for Community is one of the Seven International Co-operative Principles that guide all co-operatives, including credit unions.

Last year, credit unions across Canada demonstrated their concern for the communities they serve by contributing nearly \$37.5 million to local community projects, as well as supporting their communities with money, services and time.

Saskatchewan credit unions donated \$6.6 million in 2009.

A survey conducted by Credit Union Central of Canada, the national trade association for credit unions, found that support included nearly \$25 million in donations and sponsorships, \$1.3 million in scholarships and bursaries, more than \$4.5 million in donations to charitable foundations, \$3.4 million in financial

services contributions to community organizations and also nearly \$3.4 million in donations-in-kind.

Here in Saskatchewan, credit unions donated \$6.6 million to community groups and organizations. This represents 9.2% of credit union pre-tax profits, more than nine times the 1% benchmark recommended by the Canadian Centre for Philanthropy's Imagine program. ■

Credit unions tops in customer service for the sixth straight year

Each year through its Canadian panel, global market research firm Synovate surveys a large number of households, including credit union members and customers of the major banks, to gauge their satisfaction in a wide range of customer service categories. The survey results make up the firm's Customer Service Index, which in turn generates Synovate's annual Best Banking Awards.

Synovate recently announced the 2010 winners and again credit unions won the overall Customer Service Excellence among all financial institutions, something they've now done for six consecutive years. In addition to the overall award, credit

unions took home awards in four other categories among all financial institutions, including:

- "Values my business"
- Financial planning & advice
- Branch service excellence
- Telephone banking excellence

Like all credit unions, we take pride in awards like these because we work hard to make sure you're satisfied with the service you receive. Our members are our owners and we've always made a priority of providing friendly personal service as well



as convenient, reliable and secure technology options, such as telephone and online banking.

Member satisfaction is important to us, so if you have any service concerns, please share them with us. We'd love to hear from you. ■

The Synovate 2010 Best Banking Awards are derived from the combined program year results of quarterly Customer Service Index (CSI) surveys ending August 2010. Sample size for the total 2010 CSI program year ended August 2010 was 38,978 households. The CSI survey has been conducted since 1987.

Your credit union: proud to serve small businesses

Credit unions are recognized leaders in customer service, but did you know we're also adept at serving commercial members?

This commitment to business was reflected in a report released earlier this year by the Canadian Federation of Independent Business (CFIB). The CFIB's Banking on Better Service research report indicates that in the past 20 years, Canadian credit unions have dramatically increased their foothold in the small- and medium-sized enterprise (SME) market. In fact, since 1989 credit unions have increased their SME market share by 96% — far and away the biggest gain of any major financial institution in Canada.

The report noted that for micro businesses (zero to four employees) and small



businesses (five to 49 employees), credit unions outperformed all other financial institutions in terms of financing, fees and service.

If you own or operate your own business

and you're interested in learning more about how the credit union can serve you, please feel free to contact us to schedule an appointment. We'd be happy to discuss your options with you. ■