

## Concerned about West Nile Virus?

How to avoid infection and enjoy your summer

Mosquitoes are an unfortunate part of summer life in Saskatchewan, but with the arrival of the West Nile Virus, mosquitoes have gone from a nuisance to a health concern.

Most people infected by West Nile exhibit no symptoms or experience only a mild fever, headache and body aches. However, the virus can occasionally cause encephalitis, an inflammation of the brain. This generally occurs among older adults and people with weakened immune

systems, and it can have serious, sometimes life-threatening complications.

However, the presence of West Nile virus doesn't mean you have to spend your entire summer indoors. The provincial government has issued some helpful tips to avoid infection:

- Use personal protective measures when you are outside, especially during the peak hours of mosquito biting activity (dawn and dusk)
- Keep babies and infants indoors during peak mosquito hours.
- Wear light-colored, loose-fitting, tightly woven clothing.

- Wear long-sleeved tops, long pants, shoes and socks when spending time outside.
- Make sure that door and window screens fit tightly and are free of holes.
- Consider wearing mosquito repellent containing DEET when outside. (DEET is not recommended for children under the age of six months. For information on the use of DEET repellents, visit the Health Canada Web site at [www.hc-sc.gc.ca](http://www.hc-sc.gc.ca) and search using the keyword "DEET".)
- Reduce standing water around your property. ■

### Upcoming Events



- June 12**  
June Daze CU BBQ Churchbridge Hall
- June 13**  
Langenburg Graduation
- June 20**  
Elaine's Retirement Lunch MacNutt
- June 27**  
Churchbridge Graduation

## Students can build a credit rating with a Student MasterCard

It's back-to-school time for post-secondary students and that means a lot of out-of-pocket expenses, such as tuition, books, bus passes and supplies. Many of these expenses are unavoidable, but with a credit union Student MasterCard, you can use those expenses to start building a credit history.

**A sweet deal** – With no annual fee, the Student MasterCard is the perfect first credit card for post secondary-students. Sweeten the deal by enrolling in Choice Rewards, the most flexible points program around. Earn free brand name merchandise and travel with every purchase. You'll accumulate one point for

every \$1 in retail purchases and initial balance transfers.

**Use it wisely** – Using a credit card wisely is a good way to start building your credit history when you're young. To build a good credit rating, it's important to show you can consistently use credit responsibly. That means:

- Making monthly payments **on time**
- Paying off the balance **in full** each month if you can
- Paying **at least** the minimum payment

For more information or to apply for a Student MasterCard, call or visit the credit union today. ■

### Come help us say farewell to Elaine Kaeding

**Elaine's Retirement Lunch**  
Friday June 20, 2008  
11 a.m. – 1:30 p.m.  
Hamburger and a drink \$3  
MacNutt Branch  
All proceeds going to the MacNutt Recreation Board Roof Project



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](http://www.churchbridgecu.ca)  
Teleservice: 896-1720 or  
1-877-890-2797

Summer 2008



Churchbridge Credit Union

## New E-Commerce Account Package: Just \$5 a month

Prefer doing your banking electronically? This account is made for you. With the E-Commerce Account Package, you save money when you do all of your banking online or through telephone banking.

This account package includes 35 electronic transactions per month. All other transactions will be charged regular chequing fees with the exception of full service items, which will be \$1 per item.

If you maintain a monthly balance of \$2,000, your monthly service charges will be waived for that month. Statements will be provided electronically through E-statements only. ■

### Tired of all the paper?

#### E-statements

Now available at Churchbridge Credit Union. Sign up at any of our branches and you can view your statements and cheques on MemberDirect online banking.

With e-statements you can view your statement 1 – 2 days earlier than receiving your statement by mail.



### June Daze BBQ

Thursday June 12, 2008  
11 a.m. - 1:30 p.m. Churchbridge Hall

- Purchase a hamburger and drink for \$3. All proceeds being donated to the Churchbridge Fire Department.
- To date Churchbridge Credit Union has donated \$9,531 to local organizations.



## New banking system coming

Changing the computer banking system in three branches is one of our biggest tasks for 2008. This is a major undertaking for management and staff with many hours required to prepare and train for the technology change.

The conversion will take place Nov 21 and 22, 2008. All three branches will be closed Monday, November 24 to make sure everything is running smoothly. We'll all be open Tuesday, November 25 for regular business. ■

### Staff changes

As we move forward with a computer change and have had some staff retire, some employees have accepted new challenges and responsibilities. We've hired three new employees:



**Andrew Barker**  
as a loans officer  
in Churchbridge



**Cheryl Kitz** as a  
Member Service  
Rep



**Melissa Kendel**  
as a Member  
Service Rep in  
MacNutt

Please be patient with our new MSRs, not only do they have to learn the computer system we're currently using, they also have to learn the new system.

## Sensitive documents - what to keep and what to shred

According to a 2008 report from Javelin Strategy and Research, 8.1 million North Americans lost a total of \$45 billion to identity theft in 2007. We often associate identity theft with phishing e-mails and other online trickery. But the truth is most identity theft occurs the old-fashioned way — with crooks digging through trash looking for personal information.

So when it comes to sensitive paperwork, what should you keep and what should you shred? The Better Business Bureau (BBB) recently offered a few tips to help you decide.

As a general rule, the following should head straight to the shredder once they're no longer needed:

- any documents that include social insurance numbers, birthdates, PIN numbers or passwords
- leases, contracts or letters that are ready to be discarded
- pre-approved credit card applications
- medical or dental bills
- travel itineraries and used airline tickets

Keep any documents that support tax returns in a safe, secure location for seven years — long enough to cover the six-year tax assessment period.

The BBB advises keeping any cancelled cheques, receipts or other documents related to a home purchase or sale, renovations or other improvements to property you own. ■



## Use caution when hiring a contractor

Now that summer's here, you may be considering renovations to your home or cottage. If you're thinking of hiring a contractor, the Consumers' Bureau has some suggestions to keep you from getting scammed.

**Get an estimate** – The bureau suggests getting three written estimates that outline the work to be done, the materials to be supplied, the specifications, the cost breakdown, the amount of deposit, and the start and completion dates.



The bureau also offers the following suggestions:

- check references to verify the quality of the work and the contractor
- don't sign a contract if there's something you don't understand
- hold back 7.5% of the cost for 40 days after substantial completion of the job to ensure no liens have been registered against your property by a supplier
- be wary of ads with 1-900 numbers that promise guaranteed loans
- ask to see a valid direct seller's license if approached by an individual going door-to-door selling home renovations or repairs
- if a salesperson can't provide a license, write down the person's name and the name and address of the company represented; contact the Consumers' Bureau at 1-800-782-0067
- read the whole contract before signing
- consider having a lawyer read through the agreement, especially for large projects ■

## Credit union members more interested in fighting poverty

As part of the global co-operative movement, credit unions are committed to the Seven International Co-operative Principles. The seventh of these is Concern for Community. This principle suggests that, while focusing on member needs, co-operatives work for the sustainable development of their communities through policies accepted by their members.

According to the findings of a recent national survey, Canadian co-op and credit union members are embracing this principle in greater numbers. The survey by the Canadian Co-operative Association (CCA) found that members have become more interested in issues of poverty and development around the world, and are more supportive of co-operative efforts to ease poverty in the developing world.

Nearly three quarters (74%) of those surveyed say they strongly support the efforts of Canadian co-operatives and credit unions — through the CCA — to ease poverty around the world.

CCA reports that three similar surveys conducted over the past five years have shown a steady increase in awareness of the issue and support for the CCA's efforts. Over that period, support for co-operative involvement in international development has increased by nearly 18%. ■



## Summer storms mean it's time to review your property insurance needs

As we move into the warmer summer months, the potential for extreme weather and damaging storms increases. Unfortunately, last year many Canadians discovered that high winds, hail and flash flooding can cause significant property damage.

This time of year is the perfect opportunity to review your property insurance needs. Work with your agent, broker or insurer to review what your insurance actually covers and whether there are any gaps in your current coverage. Don't wait until it's too late to find out you have insufficient coverage.

Here are a few things to consider:

- the age and construction of your home
- whether you need comprehensive coverage
- the amount of deductible you're comfortable with
- whether you understand the costs, benefits and conditions associated with your policy

It's also a good idea to take inventory of your property, including the model and serial numbers of things like appliances. Store the information outside of your home in a safety deposit box. Finally, advise your insurer of any major improvements to your property, such as a new roof, kitchen countertops or appliances. ■



## Buy a green vehicle and save

If you're in the market for a new vehicle, the green choice could put a little green in your pocket. SGI is offering a 20% rebate on insurance and registration fees to purchasers of low emission vehicles.

The four-year program is part of the provincial government's Go Green plan, designed to encourage Saskatchewan residents to become more environmentally friendly at home, at work and on the road.

The rebate applies to all hybrid vehicles, and certain fuel-efficient vehicles, model years 2006 or newer. Private and commercial vehicles are eligible.

SGI says about 3,400 customers will receive an average rebate of \$172 under the program this year. To see a list of eligible vehicles, visit SGI's web site at [http://www.sgi.sk.ca/rates/gogreen/list\\_of\\_green.html](http://www.sgi.sk.ca/rates/gogreen/list_of_green.html). ■

