



# C.U. TIPS

DEBDEN CREDIT UNION LIMITED

May 2008

## 2007 Successful for SaskCentral and Credit Unions

SaskCentral reported at its annual meeting this April in Saskatoon that consolidated net income is up from 2006. Much of that increase was a result of the sale of holdings in CUMIS and the sale of the CUETS card business.

Saskatchewan credit unions returned \$28 million in patronage allocations to their members, as part of their commitment to Saskatchewan communities.

Saskatchewan credit unions continue to be the financial institutions of choice for both rural and urban people, and for the small and medium-sized businesses that are the backbone of our provincial economy. As member-owned organizations, credit unions are firmly planted in communities all across Saskatchewan.

As of December 31, 2007 there were 75 Saskatchewan credit unions serving more than 524,000 members.

## LOWER YOUR MONTHLY EXPENSES

### SHOP SMART

Start by being aware of the normal price of your purchase. You won't know when it's a good deal if you don't know the regular price.

### USE DISCOUNTERS

Switching to a discount retailer can instantly lead to weekly savings.

### CLIP COUPONS

Rely on sales and coupons to reduce prices and combine the two if possible.

### DEAL OR NO DEAL

Some stores participate in club or reward programs but they are only valuable if the benefits outweigh the cost. Remember: earning bonus points but paying a higher price does not save you any money.

### SEEK QUICK SALES

Look for a store's clearance area for savings of sometimes up to 50%.

### PRICE CHECK

Watch prices as they are scanned, immediately noting any errors.

### AVOID IMPULSE

Make a list and stick to it. Go shopping alone to avoid stocking your cart with non-essentials.

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**\*\* Even though most of us cannot afford to contribute large amounts to our RRSP at the end of the tax year, almost everyone can afford a few dollars a month deducted from their paycheque or credit union account. Remember that you can buy RRSPs at any time of the year. By contributing sooner than later, your money will have time to grow tax-free.**

## STAFF UPDATES

In March we again had some staffing changes. In Debden we said good bye to our loans clerk, Marla Schattle.

In Big River we said so long and good luck to Celina Zinovich as she starts her maternity leave. Linda McKenzie has been hired as a casual member service rep.

In May Rachelle Little will be returning from her maternity leave.

Debden Credit Union would like to remind our members that we are here to serve you with the following hours:

### **Big River Branch**

9:00-4:00 Monday through Wednesday  
9:00-5:00 Thursday and Friday

### **Debden Branch**

9:00-4:00 Monday through Thursday  
9:00-5:00 Friday  
9:00-12:00 Saturday

Since 2003 the Debden Credit Union has been offering member direct as our internet banking service. Transactions available are: transferring funds within same account or from one account into another one, view statement transactions, make bill payments, loan payments other than final payments and get account details.

We would like to thank our membership for the positive response to this service. Please visit us at either branch for more information or to sign up for member direct.

Helping Members

*Make it Real*

## CONGRATULATIONS

The board and the staff of Debden Credit Union would like to congratulate all grade 12 students graduating in 2008.

For graduates attending post secondary education, Debden Credit Union offers two \$500.00 scholarships in Debden and one \$500.00 scholarship in Big River

Application forms can be picked up at either high school.

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## DATES TO REMEMBER

**May 21-** Debden Local Track and field

**May 28-29-** P4A Track and field

**May 30-** Graduation in Debden

**June 6-** Graduation in Big River

**July 1-** Canada Day celebrations in Big River

**July 7-18-** Swimming Lessons at Morin Lake

**July 17-20-** Ness Creek Music Festival

**August 15-17-** Bluegrass Festival

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In 2007 Lois Freeman from the Affinity Credit Union in Shellbrook began managing your mutual funds portfolio through Credential Asset Management. Lois visits our Debden office on the second Tuesday of the month and the Big River office on the second Thursday. Call either branch for more information or to setup an appointment.

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## EVER WONDER WHY???

The sun makes your skin darker while it makes your hair lighter.

Noah didn't swat those 2 mosquitoes!

You never see a sign saying "Physic Wins 649 jackpot!"