



C.U. TIPS

DEBDEN CREDIT UNION LIMITED

FEBRUARY 2009

Budgeting for Holidays and Summer Activities

Prepare a fund for all your children's summer activities from summer camp to swimming lessons and extra child care costs. Summer fun can be a debt load for parents.

Anticipate the coming cash crunch by creating a high interest savings account for summer activities and starting with your next paycheck put a portion of your earnings into the account. Calculate how much you will need to save per check by adding up the fees and dividing the total by the number of pay periods from now until the payments are due.

Don't have any children?? Use the same strategy to put aside cash for your own summer getaway. Remember to let us know here at the Credit Union when you need foreign currency for that vacation. We need a little extra notice when ordering cash during peak holiday periods.

If you have a MasterCard/Global card and are planning a holiday, please call CUETS advising them where you are going and for how long. This can help prevent any card interruptions. The number is 800-561-7849 or it is on the back of the MasterCard credit card.



MOVING Ahead

Banking System Conversion

The changes that we are making to our banking system (and products) are part of an overall strategy to enhance services, delivery and reporting channels of our Credit Union. We are determined to make these changes with as little inconvenience to members as possible. The move to a new banking system is necessary and will, over time, improve the member experience at our Credit Union.

The most important things you need to know about the banking system migration April 1, 2009 are:

- Account numbers are changing, but current cheques and cards can continue to be used
- Internet banking will be enhanced
- Branches will be closed March 31, April 1 & 2, 2009 for conversion.

To stay current in today's rapidly changing marketplace, we must be willing to embrace change, and it's time for us to do so. Although our existing software has met our needs for many years, a more flexible banking system is required to meet the challenges of new initiatives and support long-term growth of our Credit Union.

The new banking system will allow us to provide better service to our members. The new system provides a consolidated view of members' existing accounts and products. This will enable us to offer members better product and service solutions, and better allow them to reach their financial goals. As well, the new system is equipped to facilitate new privacy legislation and has improved security features to protect members' personal information.

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The Debden Credit Union is accepting nominations for the office of director of the Credit Union to fill two (2) vacancies. Nomination forms can be picked up on February 20. They must be completed and returned to the Credit Union no later than March 20, 2009.

If necessary, elections would be held April 7, 8, 9.

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

Thursday April 23, 2009 is set for the Debden Credit Union annual supper and meeting at the Debden Centennial Hall. Please come and enjoy a delicious meal and keep informed about the happenings at your Credit Union.

Thank you Curlers

Thank you to everyone who supported our annual Credit Union / Viterra curling bonspiel in December 2008. We were very pleased to host 14 teams from Debden , Canwood and surrounding areas. Every curler won a door prize and some teams won cash prizes.

Thank you to the Debden Curling Rink for the use of their facility.

A fraudulent email is currently in circulation advising members that they have been selected to take part in a quick reward survey. The email has a subject line of Member Satisfaction Survey and the readers are offered \$150.00 if they complete it. Once the member clicks on the survey they are asked for their card and PIN. Should anyone receive this email, please do not respond to it. No legitimate survey would ask for this information.

IMPORTANT DATES TO REMEMBER:

- Wednesday mornings at 10:00 – Old Time and Pattern Dancing Debden Community Centre
- Feb 13 – Johnny Cash Life and Times, Big River Hall
- Feb 14 – Big River Poker Rally
- Feb 20, 21 – Big River Co-op Curling Bonspiel
- Feb 23 – Shuffleboard Tournament - Golden Age Debden
- Feb 27, 28, Mar 1 – Debden Winter Carnival featuring Johnny Cash, Life and Times Feb 28
- Mar 2 – Deadline for purchasing RRSPs**
- Mar 2 – 7- Debden Closed Bonspiel
- Mar 6 – Weber Brothers Band at Big River Hall
- Mar 7 – Big River Shiver and Polar Bear Swim and Pond Hockey
- Mar 7 – Lakewood Lodge Annual Talent Show and Silent Auction

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Did you know that a snowflake’s descent can be quite slow – easily several hours – since even the heaviest flake falls no faster than one mile per hour?

Playing cashier at our imaginary grocery store, I asked my 4- year old granddaughter to pay for her pretend purchase with 20 pennies.

After struggling to count out the coins, she wondered, “Can I just pay with a credit card next time?”

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The Debden Credit Union now offers a **Tax Free Savings Account** through Concentra Financial. Any Canadian resident 18 years or older with a valid social insurance number is eligible to purchase a **TSFA**. For more information call or drop in to the Debden or Big River Credit Union.

Helping Members

Make it Real

Building Futures Together