

*February 2010 Credit Union Tips Newsletter*

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

**Debden Branch**

9:00 - 4:00 Monday thru Thursday  
9:00 - 5:00 Friday

**Big River Branch**

9:00 - 4:00 Monday thru Thursday  
9:00 - 5:00 Friday

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**INVESTING FOR YOUR FUTURE WITH  
RRSP'S**

Saving for your retirement is an ongoing financial goal. How to start can be confusing or overwhelming! Even though most of us can't afford to contribute large amounts to their RRSP at the end of the tax year, almost everyone can set up a savings plan that deducts a monthly or biweekly amount from their pay cheque or bank account. By starting with a small monthly contribution, investing in an RRSP now will help ensure you'll have a more comfortable retirement later.

**Why invest in an RRSP??**

- **Your contributions are tax deductible and could provide you with a tax refund.**
  - **Investments in a RRSP grow tax-free.**
- Consider making your RRSP contribution earlier in the year or even on a monthly basis. By contributing sooner than later, your money will have more time to grow tax-free.**
- **Earnings on RRSP Investments aren't taxed until withdrawn.**

**Come in and talk to our staff about your retirement needs.**



**DEBDEN CREDIT UNION ANNUAL  
SUPPER MEETING & DIRECTOR  
ELECTION**

Thursday, March 18 is set for the Debden Credit Union Annual Supper Meeting held at the Debden Centennial Hall. Come and enjoy a delicious meal and keep informed on your financial institution. Tickets are available at your local branch. Supper: 6:30pm

Meeting: 7:30pm

The Debden Credit Union is accepting nominations for the office of director of the Credit Union to fill one (1) vacancy.

Nomination forms can be picked up at either branch and must be returned no later than February 18th, 2010

**GLOBAL PAYMENT CARD**

We wish to remind our global payment card holders that daily card limits have been set to protect you, the member. This means, you will still have access to an unlimited number of transactions, however, the maximum dollar amount you will be able to spend per day will be the balance of your account to a maximum of \$1500.00. The maximum ATM withdrawal limit will remain at \$800.00 per day. Hence, should you lose your card; we are limiting the amount of funds criminals will have access to. However, if you have a planned expenditure greater than \$ 1,500.00, you can request an increase to the limit on a temporary basis. Please keep in mind we would appreciate a couple of days lead time to make the change.



**ATM SERVICES**

We are pleased to announce that our ATM's are up and running in both branch locations in Debden and Big River. To serve you better, our ATM's have a variety of services including: Deposits, Cash Withdrawals, and Bill Payments. Come out and give them a try! To use the ATM after business hours, please swipe your card to access the ATM lobby.

**LOCAL EVENTS**

**Debden**

Feb. 28 – Eric Paquette/Trudel Family Blue

Grass Gospel Music – Proceeds to Heritage Manor

March 5, 6, & 7 – Debden Winter Carnival

April 23 – Debden Heritage Manor Supper & Dance Fund Raiser

**Big River**

February 13 – Big River Snowmobile Rally

March 6 - Big River Lake Wood Lodge Auxiliary Talent Show

March 12 & 13 – Big River Pond Hockey Polar Bear Swim

March 20 – Big River Fish Derby

**HUMOUR**

One day a guy was driving with his four-year-old daughter and beeped his car horn by mistake. She turned and looked at him for an explanation. He said, "I did that by accident." She replied, "I know that, Daddy." He replied, "How'd you know?" The girl said, "Because you didn't say 'JERK' afterwards!"

My grandson was visiting one day when he asked, "Grandma, do you know how you and God are alike?" I mentally polished my halo while I asked, "No, how are we alike?" He Replied, "You're both old".

After putting her children to bed, a mother changed into old slacks and a droopy blouse then proceeded to wash her hair. As she heard the children getting more and more rambunctious, her patience grew thin.

At last she threw a towel around her head and stormed into their room, putting them back to bed with stern warnings.

As she left the room, she heard her three-year-old say with a trembling voice, "Who was that?"