

November 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 & Big River Branches

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

INSIDE THIS ISSUE

P1. Big River Branch

Cleanup & Renovation

P1. Credit Union Deposit Guarantee

P2. RRSP Season Coming Soon

P2. Monthly Statements

P2. CUMIS Insurance

P2. Staff Updates

P2. Holiday Hours

P2. Upcoming Community Events

P2. Holiday Facts

Big River Branch Cleanup & Renovation

The Board and Management would like to thank our members for their support with the closing of the Big River Branch in September and the renovations that are now complete. We have been diligent on rectifying the water situation that has accumulated in the basement and are confident that the renovations will solve the problem at hand.



Credit Union Deposit Guarantee

Credit Union Deposit Guarantee had sent out in our last statement a friendly reminder that deposits of any size are fully guaranteed at our Saskatchewan Credit Unions.

What's Guaranteed??

- Chequing & Savings Deposits
- Term Deposits (GIC's)
- Canadian Equivalent of funds deposited in a foreign currency
- Interest Earned on Deposits



RRSP Season Coming Soon

It's time to think about how prepared we are for our personal retirement. The Credit Union would like to help you in any way we can. Call or stop by our branches to ask how the upcoming year could make a difference on your retirement savings and annual income tax return.

Monthly Statements

Starting in November, all statements, once received by Calgary, will be mailed from Debden. We are sure that with this change, our members will receive their statements more quickly. Thank you for your understanding.

CUMIS Insurance

ATTENTION ALL BORROWING MEMBERS

The first part of October you would have received a letter informing you of the change in loan insurance companies. We now have additional options available to meet your need. **You DO have to come in and select your options to better fit your requirements.** Yes, you are still insured after November 1st but in order to have your rate reduced, you must make an appointment to see one of our lenders.



Staff Updates

Stacey Couture will be taking a 6 month leave of absence from our Debden Branch starting January, 2011. Management will be hiring a temporary position for this time.

Rachelle Little will be back from maternity leave in January, 2011. We welcome her back.

Holiday Hours

Debden & Big River Offices

December 24 – 9:00am to 2:00pm

December 25 to 28 – Closed

December 29 & 30 – Open Regular Hours

December 31 – 9:00am to 2:00pm

January 1 to 3 – Closed

January 4 – Regular Hours



Happy Holidays & All The Best for 2011!

Upcoming Community Events

Debden

November 6 – Craft Fair – At the community hall

November 12, 13 & 14 – Vic Arcand Memorial Curling
Bonspiel

November 26, 27 & 28 – Credit Union/Viterra Funspiel

Big River

November 13 – Ladder Valley Craft Sale from 10am-2pm

November 20 – Lakewood Lodge Craft Sale

December 4 – Community Christmas Party

Holiday Facts

1. Christmas caroling began as an old English custom called Wassailing - toasting neighbors to a long and healthy life.
2. During the Christmas/Hanukkah season, more than 1.76 billion candy canes will be made.
3. It is estimated that 400,000 people become sick each year from eating tainted Christmas leftovers.
4. January 1 was revived as New Year in 1582, by the Gregorian calendar and so celebrated by most of the countries till date.
5. It was once believed that the first visitor on New Year's Day would bring either good luck or bad luck for the rest of the year, depending on who he/she was.