

February 2011 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 through Thursday
9:00 - 5:00 Friday
24 Hour ATM Service

Big River Branch

9:00 - 4:00 Monday through Thursday
9:00 - 5:00 Friday
24 Hour ATM Service

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ATM & DEBIT CARDS

Our ATM & Chip Cards have been a great success for our members so far! Here are some friendly reminders to make your experience more pleasant.

1. Before using your new card, please ensure all glue or residue is taken off of the back of the card.
2. We cannot accept Third Party Cheques through the ATM Depository.
3. Foreign Currencies (either cash or cheques), will not be accepted.

4. Cheques must have no mistakes written and cheques must be payable to the member depositing.
5. Cheques must be endorsed at the back of the cheque.
6. Cheques cannot be stale dated (6 months or older) or post dated (future dates).

We hope this makes your stop at our ATM's in Debden & Big River a time saving tool.

RRSP SEASON

Investing in RRSP's is important for your financial future, but it can be a struggle to come up with the money before the deadline. The Debden Credit Union can help with an RRSP loan. Your RRSP loan helps to pay for itself! By contributing to an RRSP, you can benefit from substantial tax savings at year end. These tax savings can actually offset the cost of borrowing.

If you invest into a 2 year or longer RRSP with the Debden Credit Union, at a minimum of \$1000, your name will be automatically entered for a free \$500 RRSP!

If you don't want to borrow for your RRSP, you can come in and talk to our staff about setting up a monthly automatic withdrawal from your account to your RRSP. This makes investing easier without having a large chunk of your pay cheque disappear when you can't afford it.

The deadline for 2010 RRSP contributions is March 1, 2011! Come in and talk to us!

ANNUAL MEETING

Thursday, March 17 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 two (2) vacancies. Nomination forms can be picked up at either branch and must be returned no later than February 15th, 2011.

DIRECT DEPOSIT & PAYMENTS

When setting up direct deposits or payments, please use your 12 digit account number. Your account number can be found on your monthly statement or you can call either branch for the correct number. If it is not given correctly, the item will be returned indicating that the account cannot be found.

UPCOMING EVENTS

Debden:

Starting Feb. 7: Old Time Dancing @ 10:00

Feb. 9: Annual General Meeting-Co-Operative de L'Age D'or @ Golden Age Centre at 1:30 pm

Feb. 11 & 12: Debden Ladies Bonspiel

Mar. 4-6: Debden Carnival

Mar. 7-12: Debden Closed Bonspiel

Big River:

Feb. 12: Timber Trails Snowmobile Rally

Feb. 25 & 26: Open Curling Bonspiel (sponsored by: Debden Credit Union & Big River CO-OP Food)

Feb. 25-27: Bantam & Junior Girls Provincial Broomball Tournament

Mar. 5: Lakewood Lodge Talent Show

Mar. 11 & 12: Pond Hockey & Polar Swim

Mar. 19: Fish Derby

Apr. 18: TD Michel Easter Bingo

STAFF UPDATES

We welcome Michelle Swanson to our lending staff at the Debden Branch! Michelle has accepted a 6 month term position to take over in Stacey Couture's absence.

Also, we welcome back Rachelle Little! Rachelle has been on maternity leave for the past year and has come back to our Debden Branch.