

*November 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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**Polymer Notes**

When the Bank of Canada launches a new series of notes, the goal is to get them into circulation as quickly as possible. This results in more secure and better-quality notes in your wallet.

In all, there are over 1.5 billion bank notes circulating in Canada, and the transition to the Polymer series presents quite a challenge for the distribution system. The Bank will begin the transition process this November when it issues the new polymer \$100 note. The \$50 will follow next

March, and you'll also see the new \$20 in 2012. Finally, the \$5 and \$10 will make up the last phase of the transition and be issued by the end of 2013.



Polymer notes are more secure, more durable and will need to be replaced less often. Since polymer notes will last at least 2.5 times longer than our current paper notes, they will have a

positive impact on the distribution system. To top it all off, these new notes are better for the environment and will be recycled. Businesses will also benefit. Since polymer is handled better by machines, it will mean less maintenance to bank note equipment and less down time. So as bank notes journey from your wallet to countless others,

know that there's a remarkably efficient distribution system managing the flow of notes all along the way.

## RRSP Season

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.

## Credit Union System Upgrades

Debden Credit Union is continually taking steps to make your banking experience more efficient. Both Debden & Big River Branches have gone through a system upgrade and are in the process of switching our lines to fiber-optic. This step is to ensure quicker processing and less down times with connections. Thank you for your patience while we make these changes.

## Fraud Prevention & Privacy Tips

Credit Unions have a history of respecting the privacy of our members and customers. Your Board of Directors has adopted the Credit Union Code for the Protection of Personal Information. We have policies and procedures in place to protect your privacy and your right to control the collection, use, and disclosure of your personal information.

### Online Fraud Is On the Rise

According to the Government of Canada's Competition Bureau website, Internet scams have risen 77% since 2005. Online fraud costs the economy millions of dollars every year, and affects Canadians from all walks of life regardless of education, age, income or where they live. The following is a list of some of the most common scams listed by the Competition Bureau:

- Job Scams such as promises of high income with little effort, or being asked to send a cheque for materials that allow one to work from home.
- Health Claim scams involving bogus products.
- Business or investment opportunities (for example illegal pyramid schemes).
- Merchandise and supply scams including purchasing products online for personal or business use that are never sent, or getting a bill for merchandise that was never ordered or received.
- Service Scams including any false, deceptive or misleading promotion of services or solicitation for services, typically involving third parties that make offers for telecommunications, Internet, finance, medical and energy services.

### Tips to Protect Yourself and Your Finances

- sign your new cards immediately
- never share your card pin numbers
- carry only debit/credit cards that you need for your outing
- don't carry your social insurance number, birth certificate or health number

- shred any documents or papers that contain your name, address, personal information, or numbers
- frequently check your credit report to keep yourself aware of any unusual activity
- protect your computer with firewall, anti-virus, & anti-spyware software.
- avoid posting personal information on public websites

## Planning for the Future

We would all like to be prepared for our futures and the futures of our loved ones. Sometimes we don't know how to take these steps. One of the first steps is to set your plan in place. We, at the Credit Union, would like to remind our communities that there are services available to you. Wilcox-Zuk-Chovin Law Office can help by appointment in our own communities every Thursday (excluding the first Thursday of every month)

Debden: Debden Credit Union

Big River: Community Hall Meeting Room

**Last Will & Testament**

## Credit Union Day Draw Winners

### Debden Branch

Julie Paquette, Rosemarie Smallboy, Darla Morin, Chantel Bisson, Glenda Berscheid

### Big River Branch

Janice Wood, Judy Sjogren, Dianne Foote

## Community Events & Holiday Hours

### Debden

Nov.25-27:.....Credit Union/Viterra Curling Bonspiel

### Big River

Nov.16-Dec.7: Festival of Trees

Dec.3:..... Community Christmas Party

### Holiday Hours

(Debden & Big River Branches)

December 23<sup>rd</sup> – Regular Hours

December 24<sup>th</sup>, 25<sup>th</sup>, 26<sup>th</sup>, 27<sup>th</sup> – Closed

December 28<sup>th</sup>, 29<sup>th</sup>, and 30<sup>th</sup> – Open Regular Hours

December 31<sup>st</sup>, January 1<sup>st</sup>, 2<sup>nd</sup>, 2012 – Closed

January 3<sup>rd</sup>, 2012 – Regular hours

