



***Building Futures
Together***

February 2012 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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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 your RRSP goal. You can contribute to your RRSP by simply transferring current funds to your RRSP. Other options available to you are simple and convenient! Our staff can set up a monthly contribution, or if your funds are running short, our lending team can set up an RRSP loan! 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.

This makes investing easier without having a large chunk of your pay cheque disappear when you can't afford it.

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!

The deadline for 2011 RRSP contributions is February 29, 2012! Come in and talk to us!

ANNUAL MEETING

Thursday, March 15th 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 three (3) vacancies. Nomination forms can be picked up at either branch and must be returned no later than February 15th, 2012 @ 4pm.

Elections will be held March 7 through March 9.

Elections will take place at the offices of the Credit Union.

MOBILE WEB

The Debden Credit Union is pleased to introduce Mobile Web Banking to our range of products available to you, our members. It offers better access to Internet Banking over your smartphone. You can transfer funds from one account to another, pay bills, check account balances, and see a 15 day account transaction history. Making



your banking experience easier by having banking access at your finger tips, 24 hours a day, 7 days a week.

We will be launching our Mobile Web Banking this February. Please contact your branch for more information!

RFID CARD READERS

There have been some concerns about a news story that took place on CBC back in June of 2010 regarding debit/credit cards being read without your card leaving your wallet. Many cards have been embedded with a Radio Frequency Identification, or RFID, tag, that when waved near a payment terminal (RFID Reader), the card supplies the merchant with the card's number and expiry date through radio waves,

avoiding the need to swipe, insert the card, or having a cashier handle it.

The Debden Credit Union wants to ensure our members that our MemberCard Debit Card product is secure with chip technology. The MemberCard does not have pay pass technology, and therefore cannot be read by a RFID Reading Machine.

UPCOMING COMMUNITY EVENTS

Debden:

Feb.10-12/12: Debden Carnival

Feb.17-18/12: Ladies Curling Bonspiel

Apr.20/12: Supper, Dance & Local Entertainment at the Debden Community Hall – Proceeds to the Heritage Manor

Big River:

Feb.11/12: Timber Trails Snowmobile Rally

Mar.3/12: Lakewood Lodge Talent Show

Mar.24/12: Fish Derby