



***Building Futures
Together***

February 2013 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



We have different options to assist you in making your RRSP contribution: If you have the funds on hand now, you can just make your contribution as a lump sum deposit. If funds are short, come and talk to our lending team about a RRSP Loan. You can make monthly payments and the interest rate is the Debden Credit Union Prime Rate. If you know how much you want to contribute to your retirement each year, we will set you up on an automatic contribution plan. That way you are making your contributions each month and earning interest tax free at the same time.

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 2012 RRSP contributions is March 1st, 2013! Come in and talk to us!



The Penny

As part of its program to phase out use of the penny, the Royal Canadian Mint will no longer be distributing pennies to Canadian financial institutions after February 4, 2013. As a result the Debden Credit Union will cease to provide pennies to its members shortly after this date.

The penny will remain as legal currency for the foreseeable future. Members who have rolled pennies may bring them in to the credit union for deposit. Electronic transactions will be unaffected.

Only transactions involving cash will be affected. For example, when a member brings a cheque in to be cashed, it will be rounded according to the chart below. For more information please ask any of our staff

ROUND DOWN		ROUND UP	
\$1.01 or \$1.02	\$1.00	\$1.03 or \$1.04	\$1.05
\$1.06 or \$1.07	\$1.05	\$1.08 or \$1.09	\$1.10

Community Events

DEBDEN

Feb 1 – 3 – Debden Winter Carnival supper

Mar 1-3 – Juvenile & Bantam Boys and Girls Provincial Championships

Mar 5-9 – Debden Closed Curling Bonspiel

Apr 12 – Spring Fling (proceeds to Debden Heritage Manor)

BIG RIVER

Jan 31 – Prairie Women on Snowmobile

Feb 9 – Big River Snowmobile Rally

Mar 23 – Big River Fish Derby

ANNUAL

DEBDEN

CREDIT UNION

ANNUAL

MEETING 2013

Thursday, March 21st 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



“What you can buy for a dollar these days is absolute noncents”