



RRSP Deadline
March 1st 2018

Debden Credit Union

**HOURS OF
OPERATION**

Monday-Thursday 9AM-
4PM

Friday 9AM-5PM

24 Hour ATM Services
Available at Both Locations

Website:
www.debdcu.com

Like us on Facebook:
Debden Credit Union Ltd

Debden Branch

324 Main Street
PO Box 100
Debden SK S0J 0S0
Ph: (306) 724-8370
Fax: (306) 724-2129

Big River Branch

101 4TH Ave South
PO Box 147
Big River SK S0J 0E0
Ph: (306) 469-4944
Fax: (306) 469-4943

Debden and Diamond North Credit Unions pursuing merger

The Board of Directors of Debden Credit Union Limited and Diamond North Credit Union wish to inform our membership and the communities in which we reside that we intend to merge our credit unions on January 1, 2019.

Discussions between our credit unions began in the spring of 2017 with a detailed Business Case prepared outlining the benefits of merging for each credit union completed in the fall. Our credit unions are both rural based organizations which have the same values and culture. The results of the Business Case indicate that merging together would be a positive step for each credit union in providing future service to our members. A joint steering committee has been formed to find consensus on operational differences and areas identified as outstanding issues in bringing the two organizations together. The memberships of each credit union will consider the benefits and give the final approval to the merger at membership meetings to be set up for some time in the spring of this year.

The Debden Credit Union Limited is situated north west of Prince Albert and has branches in Debden and Big River. The Diamond North Credit Union has its head office in Nipawin and has eight branches in north east Saskatchewan. Diamond North's branches are in the communities of Albertville, Arborfield, Carrot River, Choiceland, Nipawin, Prince Albert, White Fox and Zenon Park. The total combined assets under administration of the two credit unions would be in excess of \$600 Million.

Questions and inquiries can be directed to:

William (Bill) Sanderson

General Manager, Debden Credit Union Limited – (306) 724 8370

Christopher Warriner

President of the Board, Debden Credit Union Limited – (306) 469-4970

John Shenher

CEO, Diamond North Credit Union – (306) 862 4651

Maurice Lalonde

President of the Board, Diamond North Credit Union – (306) 767 2252



Building Futures Together with Diamond North Credit Union

Questions about the Merger? find your answers here.



What benefit would Debden Credit Union members receive in merging with Diamond North Credit Union?

Debden members will benefit from additional products and services such as wealth management.

What additional services will we gain from joining with Diamond North Credit Union?

There would be several new services to members and enhanced technology. An example would be Deposit Anywhere; this gives members the ability to deposit cheques by taking a picture of them with your mobile device. Other examples would be wealth services, mobile apps and expanded lending options.

What level of Wealth Management services will we have at Debden / Big River Credit Union?

The goal will be to have Wealth Management in both Debden and Big River branches as much as possible to provide the full service to meet or exceed our member's needs. Diamond North Credit Union has established a very strong Wealth Management service and provides this to our members on a regional basis.

Would the Debden Credit Union branches stay as full service branches and open 5 days a week?

Yes, we are looking at how we can better serve our membership and realize our potential for growth as we will have more capacity.

Who do I call for account information or to book an appointment after the merger?

You will continue to call our local telephone numbers and we would be happy to assist you as we always have in the past.

Can I go into any Diamond North Credit Union and access my account after the merger?

Yes, you will be able to walk into any branch of Diamond North Credit Union and access your account after the merger.

Will my cards still work after the merger?

Yes, your MemberCard and Global Payment cards will continue to give you the same access to your accounts.

Will the lending limits be changing and will I be able to do all my lending with the new credit union?

Yes, our lending limits will drastically increase and we should be able to handle ALL of your borrowing needs in the future.

What goes best with hot chocolate? Cookies! The DCU treated the kids to cookies during their morning hot chocolate break from the French Immersion Winter Activities Day.



The maximum you can contribute each year is 18% of your income from the previous year. While there is no magic number for how much you should contribute, the goal for most is to put in enough so that when you retire, you have a similar lifestyle as your working years.