



Administration Branch  
502 - 10 Street  
Wainwright AB T9W 1P4  
Tel: 780-842-9184  
Fax: 780-842-2855

# Credit Union Times

## Important Dates

- **Jan 4** Last day to submit scholarship applications
- **Feb 8** Annual General Meeting and 65th Anniversary celebration
- **Feb 28** Last day to submit student employment applications

## Message from the CEO



**Ken Morris, ACUIC  
President & CEO**

The 2007 fiscal year was an exceptional year for your Credit Union with net profits exceeding our expectations. Our balance sheet continues to show strong steady growth with our assets increasing by 6.81% to finish the year at just over \$293,000,000. Member loans increased this past

year by 9.86% and member deposits increased 6.15%.

Economic growth in Alberta remained strong again this past year with Wainwright's local economy experiencing another strong growth year in both residential housing starts and commercial business activity. I am pleased to advise you that your Credit Union capitalized on this by experiencing another exceptional year for loan growth in both our residential mortgage and commercial loan portfolios.

Having just completed the financial calculations for our

fiscal year ending on October 31, 2007, I am very pleased to report net profits before taxes,

dividends, and patronage allocations of just over \$3.5 million dollars. This improved profit position made it possible for the Board of Directors to declare a 5.5%

common share dividend, a 4% interest rebate on loan interest paid, and a 4% bonus interest payment on deposit interest received. The total profit share in excess of \$1,057,500 was paid out to our members'

common share accounts (our highest pay-out ever) the end of October.

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**\$1,057,500**

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For a more detailed presentation on how this past fiscal year went, come out and join us at our annual meeting which will be held on February 8<sup>th</sup> at 4:00 P.M.

in the Elks Hall in Wainwright. The meeting will be followed by dinner and entertainment, so please come out and help us celebrate our 65<sup>th</sup> anniversary of serving Wainwright and surrounding area.

## Scholarship Program

Each year at our Annual General Meeting, Wainwright Credit Union awards scholarships of \$1000.00 each to three very deserving members, or children of members, who are attending post-secondary school. These scholarships are awarded to students in each of the following categories:

- one student attending a post-secondary program of 2 years or fewer;
- one student attending a post-secondary program of more than 2 years;
- one student who is the child of Wainwright Credit Union staff or the Wainwright Credit Union Board of Directors.

The awards are based on academics, school and community involvement, and personal development.

The application is very easy - students detail their achievements on the application, and are not required to complete an essay or obtain reference letters!

Application deadline for this year is January 4, 2008. Applications are available at any branch, or can be downloaded from our website:

[www.wainwright-cu.com](http://www.wainwright-cu.com).

For more information, please contact:

Connie McMann,  
Human Resource Officer  
(780) 842-1774  
cmcman@alberta-cu.com

## HOLIDAY HOURS

Christmas Eve Dec. 24  
*early closing - 3:00 pm*

Christmas Day Dec. 25  
*closed*

Boxing Day Dec. 26  
*closed*

New Year's Eve Dec. 31  
*early closing - 3:00 pm*

New Year's Day Jan. 1  
*closed*

WE WISH YOU

*joy*

*health*

*laughter*

*prosperity*

*photo by: Marge Morrison*



[www.wainwright-cu.com](http://www.wainwright-cu.com)



**For smooth sailing on your holidays...**

“When I go on my holiday... I will pack: my swimming suit, some suntan lotion, a can of soup and my sunglasses.”

Remember that childhood game where each person in the group named something to pack into the suitcase, and you had to remember theirs and add your own?

When you are getting ready to go on a *real* holiday, you need to pack one essential item that would never have made it into those childhood suitcases: travel insurance. An accident or illness can strike at any time, no matter where you are – even in the middle of a dream vacation. To make sure your trip is not completely ruined by the financial burden of out-of-province medical expenses, you need a good insurance plan.

#### Must-have features

- 24/7 emergency telephone hotline
- will advance cash if immediate payment is required
- will help you return home at no

- extra cost
- will cover many common expenses
- is affordable

#### Did you know you can buy travel insurance from Wainwright Credit Union?

You get all the above features, plus:

- coverage for dental emergencies
- funds to transport a family member to your hospital bedside and cash to cover his or her expenses
- coverage to return an accompanying family member home, and to escort children
- coverage for acts of terrorism

In a nutshell, if you are under 71 years of age, and traveling for fewer than 36 days, and not traveling against doctors' orders, you are covered for a wide variety of unexpected medical expenses. Drop in to your branch, where our friendly staff will help you apply for this crucial protection.

Your “suitcase” will be packed and ready to go!

CU TIMES is a quarterly publication of Wainwright Credit Union. For information, comments and suggestions, contact Barb Tywoniuk, Manager, Marketing at (780) 842-1714, btywoniuk@alberta-cu.com.

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#### Administration Branch

502-10 Street  
Wainwright, AB T9W 1P4  
(780) 842-9184, (780) 842-2855 fax  
Mon. – Fri.: 8:00 am – 4:30 pm

#### Wainwright Branch (ATM location)

502-10 St.  
Wainwright, AB T9W 1P4  
(780) 842-3391, (780) 842-3546 fax  
Mon., Tues: 8:30 am – 4:00 pm  
Wed.: 9:30 am – 4:00 pm  
Thurs., Fri.: 8:30 am – 5:30 pm

#### Chauvin Branch:

121 Main St., P.O. Box 219  
Chauvin, AB T0B 0V0  
(780) 858-3751, (780) 858-3553 fax  
Mon. – Thurs.: 9:00 am – 4:00 pm  
Fri.: 9:00 am – 5:00 pm

#### Edgerton Branch:

5005-50 St., P.O. Box 119  
Edgerton, AB T0B 1K0  
(780) 755-4064, (780) 755-3888 fax  
Mon. – Thurs.: 9:00 am – 4:00 pm  
Fri.: 9:00 am – 5:00 pm

#### Hardisty Branch: (ATM location)

4803-49 St., P.O. Box 258  
Hardisty, AB T0B 1V0  
(780) 888-2883, (780) 888-2840 fax  
Mon. – Thurs.: 9:00 am – 4:00 pm  
Fri.: 9:00 am – 5:00 pm

#### Hughenden Branch:

21 McTavish St., P.O. Box 10  
Hughenden, AB T0B 2E0  
(780) 856-6070, (780) 856-3504 fax  
Mon. – Thurs.: 9:00 am – 4:00 pm  
Fri.: 9:00 am – 5:00 pm

#### Irma Branch:

5004-50 St., P.O. Box 9  
Irma, AB T0B 2H0  
(780) 754-4001, (780) 754-3777 fax  
Mon. – Thurs.: 9:00 am – 4:00 pm  
Fri.: 9:00 am – 5:00 pm

#### Consort Agency (Village Agencies)

5014-50 St., P.O. Box 88  
Consort, AB T0C 1B0  
(403) 577-2650, (403) 577-2665  
Mon.-Thurs.: 9:00 am – 4:00 pm  
Fri.: 9:00 am – 5:00 pm

#### Coronation Agency (First Alta Agencies)

5000 Windsor Ave., P.O. Box 383  
Coronation, AB T0C 1C0  
(403) 578-4444, (403) 578-4446 fax  
Mon.-Thurs.: 9:00 am – 4:00 pm  
Fri.: 9:00 am – 5:00 pm

Remote banking access:  
[www.wainwright-cu.com](http://www.wainwright-cu.com)  
TeleService 1-800-307-8353

## Brochure Builder Tool Promotes Easier Access to Information

Now you can get quick, easy access to information about Wainwright Credit Union, and tie it up in your very own package.

We saw a need to provide a tool for our staff and members to have easy access to print ready information – everything they needed to know and share about Wainwright Credit Union at the click of a button. In mid 2007, we began working with Webtech Inc., a leading Alberta web development company who had conceptualized and produced



a product that we felt would meet information access needs and enhance the functionality of our website. Throughout the next few months, we began to compile and input our information into

this custom brochure technology tool. As a result, the brochure builder is active on our website and tailored to contain any information you need – you pick and choose what you want to include.

#### How to use Brochure Builder

Go to the website: ([www.wainwright-cu.com](http://www.wainwright-cu.com)), click on “About Us”, then choose “Brochure Builder”. A list of available topics will appear. You check the ones you want. Click “Next Step”.

At this point you can choose to include an optional cover page and a contact page. Click “Make Brochure” and your custom brochure will be made in the form of a PDF that you can print or save. **Try it for yourselves!**

## Did you know...



### ...Alberta is now the hotspot for skimming in Canada?

Skimming includes the illegal collection of PIN and magnetic stripe information from banking cards for the purpose of committing fraud.

Between 2006 and 2007, losses from skimmed cards more than doubled.

Wainwright Credit Union is taking steps to ensure losses from card skimming are kept to a minimum.

### As of Jan 2, 2008...

In an effort to protect our members' assets and limit the losses from skimming, Wainwright Credit Union is setting new daily limits on ATM withdrawal amounts and MemberCard point of sale (POS) transactions.

ATM daily limit will be set to a maximum of \$600.

POS daily limit will be set to a maximum of \$2,000.

Most financial institutions have daily ATM withdrawal limits between \$300 and \$500 while POS limits are between \$500 and \$1,000. Criminals are aware of which financial institutions have the higher limits and target those cards.

### Protect yourself from card skimming!

#### Where it can happen and what the signs are:

The most popular location for skimming operations are movie theatres, fast food courts, ATMs and gas stations. Other locations of choice are retail stores, fast food outlets, restaurants, convenience stores, liquor stores, grocery stores and motels. Never let your card out of your sight. Terminals should be on the counter, in plain view.

If your ATM has been tampered with there are often signs left behind such as tape, sticky residue or scratches on or around the machine. The area may also be left too clean.

To learn more on protecting yourself, please visit our website and click on the "Did you know?" advertisement.



**Don Parker**  
**Mutual Funds**  
**Investment Specialist;**  
**Manager,**  
**PlanWright Financial**

If you want a secure financial future without compromising your values, you may be a *socially responsible* investor.

Socially responsible investors care about where their money goes. They avoid industries that contradict their central values, and they support companies that operate with integrity towards employees, community and the environment. They also use their clout as shareholders to help raise the bar for corporate social and environmental performance.

Canadians enjoy several options that allow them to make investment decisions based on social and environmental criteria, as well as financial criteria. One of the most trusted is **The Ethical Funds Company™**, Canada's first and most comprehensive family of socially responsible mutual funds.

**The Ethical Funds Company** helps Canadians steer their investment portfolios away from military weapons, tobacco products, and the nuclear industry, and use the power of share ownership to encourage corporations to improve their behavior. Strategies include ongoing dialogue with company management, proxy voting, and filing shareholder resolutions.

Socially screened mutual funds and labor sponsored funds in Canada grew 75% from \$5.9 billion in 1998 to \$10.35 billion in 2000 – twice the growth rate of the mutual fund industry as a whole. Throw in pensions, endowments and the like, and socially screened investments are today worth \$50 billion, according to Canada's Social Investment Organization.

You have a choice. As a socially responsible investor, you choose to save for your future, while helping to improve the quality of life for everyone.

Call your investment professional today to learn how investing with your values can add value to your retirement savings program.

*This article is courtesy of **The Ethical Funds Company™**, Canada's leading manager of socially responsible investments.*

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# FAT CAT CORNER



*I had lots of fun with the kids in Hughenden Branch on Hallowe'en!*

## Festive Word Search

A C V T G B E R X R S U  
 S W N Q A E N R S N A Y  
 F C P N R L Y E O C P I  
 A A A T F L H I S P S I  
 A C H R I S T M A S Y J  
 S Z O M O A I H U I P E  
 P E A N R L L E F S A B  
 F F R O H B S O L A I R  
 O R C S C T W Q F N W C  
 O E O L C X Y R M T L Y  
 D E T L S T A R D A T E  
 G E T P T E E B T E C E

### Can you find the hidden words?

Christmas, happy, food, star, carols, family, tree, decorations, bells, music, Santa

Knock, knock!  
 Who's there?  
 Rain.  
 Rain, who?  
 Raindeer are on the roof!

Knock, knock!  
 Who's there?  
 Snow.  
 Snow, who?  
 Snow fun without you!

Knock, knock!  
 Who's there?  
 Butter.  
 Butter, who?  
 Butter be good...Santa's coming!

## Community Focus

We are part of the communities we serve, and are proud to support the many activities that make our lives better. Recently, we have helped the following with cash donations, prizes or services:

- Allan Johnstone School, Hardisty, Awards Program, & Jr. High Volleyball
- Consort Swimming Pool Playground
- Czar Fire Department Pancake Breakfast
- Denwood Outdoor Athletic Club
- Dr. Folkins School Awards Program, Chauvin
- East Central Striders, Edgerton
- Edgerton Fire Department Firemen's Ball
- Ernie Dupuis Golf Tournament
- Falcon Enterprises
- Hardisty Friendship Bridge Club
- Hardisty Minor Hockey
- Hardisty Playschool
- Hughenden Pentecostal Church Reunion
- Hughenden School Oodles of Noodles
- Hughenden School Reader of the Month
- Irma Firefighters Christmas Ball
- Irma Minor Hockey
- Irma School Awards Program
- Project Excel in Edgerton, Hughenden, Irma & Wainwright High Schools
- Royal Canadian Legion, Edgerton, Hardisty & Wainwright
- STARS Air Ambulance

- Wainwright Chamber of Commerce Small Business Week Gala
- Wainwright Citizens on Patrol
- Wainwright Curling Club
- Wainwright Golf Club Million Dollar Hole Sponsor
- Wainwright Oilmen's Bonspiel
- Wainwright Parent Link
- Wainwright Pumpjack Restoration Fund



*Amy Gertsma, Manager, Branch Development (l) and Marlene Arp, Consort Agent (r) present a cheque to Kelly Hutchings, for the Swimming Pool Playground Project.*



## Park

your 2007 RSP contribution by the February 29 deadline. Come in later to

## Plan

what you really want to do. Ask for details at any branch or agency.

## Apprenticeship Student Loan

You spoke and we listened. We are very excited to announce our new program, designed for our members who are enrolled in an apprenticeship program. You can borrow up to \$5,000.00 each school term and pay interest only while you are in school. The loan can be used for tuition, living expenses, etc.

Your regular payments will start only after you are back to work and receiving your pay cheque. While you are in school, we will even accept interest-only payments on all of your other Wainwright Credit Union consumer loans.

This is just another reason why Wainwright Credit Union is the right choice. For further information on this and other loan programs we offer, please call one of our branches.

