

CREDIT UNIONS BUILD A BETTER WORLD

Celebrating the International Year of Co-operatives



Annual General Meeting Announced

You are invited to the

Board of Director Nominees:

Annual General Meeting
Tuesday, March 13, 2012

Registration: 6:30pm Meeting: 7pm
Steinbach Bible College, 50 PTH 12 North, Steinbach



Ted Falk Alan Barkman Doris Martens Ken Neufeld Rob Penner

New this Year

The option to Vote On-Line!

We are again sending out voting packages so that you can cast your vote for the Board of Directors via the mail service or by dropping them off at any branch. In addition to the mail-in ballots we are happy to announce the option to vote on-line! If you prefer to cast your vote on-line, simply go to **our website** and click the link on any of the main pages or directly from the MemberDirect page. We want to make it as convenient as possible for you to participate in the voting process. Of course you can also wait to vote until the Annual General Meeting on March 13 and then cast your vote in person.



When voting on-line you will need two personal identifiers so that your vote is registered and your privacy is secure. You will find these identifiers on an insert sent along with the mail-in ballot. Each person's identifiers will be specific to him or her.

Voting on-line begins on February 1, 2012 and ends on March 5, 2012.

Should you have questions on How to Vote please call 1 800 728.6440 and ask to speak with "Election Assistance".

The Board of Director members whose terms are due and have allowed their names to stand for re-election are: Ted Falk, Alan Barkman and Doris Martens. Also nominated are Ken Neufeld and Rob Penner. If you are a member 18 years of age or over, you can vote for up to three nominees. You can vote only once as an individual member and once more as a representative of an organization or corporation.

Thank you for a great 2011

The SCU Board of Directors, Management and staff would like to take this opportunity to thank all members for a wonderful 2011. It has been a solid year of growth and we thank you for your continued confidence in us. We look forward to what this new year will bring.



Ted Falk President, Reg Penner 1st Vice President, Russ Fast 2nd Vice President, Alan Barkman Director, Sieg Peters Director, Doris Martens Director, Carl Doerksen Director, Robert Dueck Director, Henry Van de Velde Director

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Winter 2012

Steinbach Credit Union Member News



Steinbach Credit Union is joining thousands across the country in commemorating the International Year of Co-operatives and we want all our members to feel a part of such a significant celebration. Manitobans, like most Canadians, clearly understand the advantages of belonging to a co-operative, just as 184 million people in 97 countries around the world do.

At Steinbach Credit Union, as we reflect on what being a part of a co-operative means, we are grateful and honored to have joined together with our members in making the SCU the largest in Manitoba and 7th largest in Canada. SCU, like other co-operatives, has always tried to put people before profits so that our members and communities benefit in our success.



The co-operative spirit has resonated with Ron and Cheryl Andres over the years. Along with their two sons and families, they have worked hard to ensure that the family farm is a success for generations to come.

Ron's father, John, started the farm in 1942 with 160 acres and a handful of dairy cows. Ron and Cheryl took over the farm in 1968, then having 30 cows and 310 acres. Along came family, and their two sons Michael and Chad joined the family business. The family's co-operative spirit is shown in their joint ownership of the business; each brother managing separate barns, Twinpark and Twinairview. Their success comes from sound decision-making, good communication and just plain, hard work.

Michael and Kim, and Chad and Michelle have benefitted by SCU's lending services in incorporating the business and would like to encourage young entrepreneurs to take what they are passionate about and work hard to make it a reality.

With more than a billion co-operative members around the world, we are a global force that works to build a better world. Thanks to all our SCU members for being a part of that!





Deck the Halls

To celebrate the Christmas season SCU, Steinbach Branch, hosted 10 choirs during the month of December. AM 1250 aired the choirs each morning and we all enjoyed seasonal baking and a hot cup of coffee. A huge thank you to the singers and conductors of the 55 Plus choir, Steinbach Mennonite Handbells and school choirs from Arborgate, Woodlawn, Southwood, Elmdale, Mitchell, Steinbach Junior High, Steinbach Christian High and Steinbach Regional! See you next year.



SCU Steinbach Branch and Corporate Office Update

The SCU Building Committee is well on the way to finalizing plans for our new Steinbach Branch and Corporate Offices. As was announced through the media in the last months, the five businesses on the east side of Main Street, directly north of Lumber Avenue have been purchased. SCU has gained possession of the buildings on January 1 with the exception of the Steinbach Theatre, which will be transferred to SCU on March 31. SCU gave the businesses an extension of January 15th to allow them to complete their year ends and have a successful Christmas season.

The next phase of preparing the site for construction will begin shortly and we look forward to being able to share the building plans with you. We are confident that the new building will honor our members and the Steinbach community.

Beneficiary Review Note

This is a time of year when many of us reevaluate our investments. It is also a good time to review our designated beneficiaries.

Please note that your designation of beneficiary by means of a designation form will not be revoked or changed automatically by any changes in your personal status such as marriage or divorce. Should you wish to change your beneficiary in the event of a status change, you will have to do so by means of a new designation.

Statement enhancements introduced

The implementation of an enhancement to our statements will begin on January 10, 2012 and we know that you will appreciate the change.

Many of us like to give names to our accounts to make them easier to remember – such as “vacation” or “child-care” etc. If you have already given nick-names to your accounts through MemberDirect on-line banking these names will now automatically appear on your statements.

If you would like to set up nick-names for your accounts you can do so quite simply by logging in to MemberDirect, then click *My Profile* and *Rename Account*, on our SCU web site www.scu.mb.ca. You can also nick-name your accounts by calling in to our Member Contact Centre or visiting a branch.

Annual RRSP contribution deadline fast approaching

2011 has come and gone and we’re already busy with the new year. Our evaluations of our successes and challenges of the past year and what our goals will be going forward are uppermost in many of our minds. In your plans, SCU wants to remind you that the RRSP contribution deadline is coming up very fast.

Contributions to your RRSP for the 2011 tax year must be made by **Wednesday, February 29, 2012**. The maximum RRSP contribution for 2011 is \$22,450, but you can also carry forward unused portions of the limit from previous years.

If the impending contribution deadline has caught you off guard – you’re not alone. One good way to prevent that annual scramble is to set up pre-authorized RRSP contributions. You can create an automatic contribution for an amount that meets your budget – perhaps \$100 per pay period – and then relax and breathe easy, knowing your annual contribution will take care of itself.

If you’d like to make an RRSP contribution before the February 29, 2012 deadline, or if you’d like more information on setting up an automatic pre-authorized contribution, please feel free to stop by a branch or contact SCU. We’d be happy to help.

MECCA Awards

Steinbach Credit Union is happy to announce that two of our Member Contact Centre staff were recognized with a Manitoba Excellence in Customer Contact Achievement award. Irene Kehler was awarded a Manager of the Year award and Jackie Buhler, Representative of the Year. Congratulations to both of them. SCU takes pride in offering exemplary real-person telephone service.



Jackie Buhler and Irene Kehler

Platinum or Gold – which MasterCard to choose?

With an SCU MasterCard you can chart your course with global acceptance, security and protection. The benefits of an SCU MasterCard are many and we want to draw your attention to just a few:

MasterCard Gold:

- Choice Reward program (one point for every \$1 spent)
- Out-of-province medical insurance
- Purchase protection and extended warranty
- Trip cancellation and accident insurance
- Car rental insurance
- Travel legal assistance
- and much more

The Gold card is perfect for those who require a higher credit card limit and the added security of an extensive travel package.

MasterCard Platinum:

- Choice Reward program (earns two points for every \$1 spent in travel rewards)
- This card has all the benefits of the Gold card, plus

The Platinum card offers a very attractive points acceleration program. It is more flexible and provides better value than other airline-affiliated programs because there are no black out situations and you can travel anytime, anywhere.

Both the MasterCard Gold and Platinum cards are subject to an annual fee. For more details go to our website scu.mb.ca and click on *Products, Services & More*, or call or come in to a branch. Join the many happy SCU MasterCard users.

There was a time when all you had to do to retire was quit working.

Today, planning and solid, timely advice is more valuable than ever.
Call or visit us today to get us working for your retirement.

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1575 Lagimodiere Blvd 661.1575

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All information in this newsletter is subject to change without notice and is not binding on decisions made by SCU.