

# At Home with Casera



NEWSLETTER OF CASERA CREDIT UNION • SPRING 2007

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## Grand Opening Excitement



Branch Manager Kathy Lemky snips the ribbon with assistance from CEO Brent Thomas, left, and First Vice President Ian Blomeley.



Members, staff and guests celebrated the grand opening of Casera's newest branch.

On January 26, 2007, members, directors, employees, business partners and special guests gathered at the Southglen branch, 720 St. Anne's Road, to witness the grand opening of Casera's newest location.

With assistance from Ian Blomeley, Casera's First Vice President, and

CEO Brent Thomas, Branch Manager Kathy Lemky snipped through the red ribbon to officially open the south St. Vital location.

"It was an exciting day," says Thomas. "The ribbon cutting signified that our credit union is growing; that it has a strong, community-based future

wherever we branch out."

On hand to help open the branch were a number of guests, including Garth Manness, CEO of Credit Union Central of Manitoba, Michael Nozick, President of Fairweather Properties, developer of the Southglen Shopping Centre, and Gord Steeves, Councillor for St. Vital.



## Mortgages

with Room to Grow

**Casera**  
CREDIT UNION  
*Your life. Your future.*

Plessis Branch: 958-6300  
Kildare Branch: 958-6320  
St. Anne's Branch: 958-6600

[www.caseracu.ca](http://www.caseracu.ca)



## CEO's DESKTOP

Whether you're upsizing, downsizing or buying a new home, resale property or condo for the first time, there are a number of points to consider before signing a contract.

First, ask yourself these questions: Is it affordable? Is it in a neighbourhood that suits your family's lifestyle? Does it physically meet your current and future needs?

After you've done your 'homework' and taken the time to make the right decision, you can make an offer to purchase. The offer, in writing and accompanied by a deposit, should contain any financing conditions and details about possession dates. If it's a private sale, have a lawyer assist in your offer to purchase. To avoid financial surprises, don't forget to factor in related costs such as your down payment, inspection and legal fees, survey certificates and mortgage insurance.

Casera Credit Union can make your home shopping experience easier with a pre-approved mortgage. Pre-approval confirms price range affordability based on mortgage qualification. Talk to a Casera financial service officer today – we'll help you finance your dream home.

Regards,  
**Brent Thomas**  
Chief Executive Officer

# Annual General Meeting Notice

Take notice that the annual meeting of the members of Casera Credit Union will be held at 7:00 p.m. (Meet and Greet the Candidates and registration will begin at 6:00 p.m.) on Tuesday, April 17, 2007, at the Club Regent Casino Hotel, 1415 Regent Avenue West, Winnipeg, Manitoba for the following purposes:

- to consider the annual report of the

directors, the financial statements and the auditor's report

- to appoint an auditor
- to elect directors
- other business

The official notice of meeting will be posted in the March 31st issue of the Winnipeg Free Press, as well as in-branch and on Casera Credit Union's website at [www.caseracu.ca](http://www.caseracu.ca)

## Cash Back On Track

After another successful year, Casera's board of directors is rewarding members with cash back totalling \$200,000. The award, scheduled to be returned to members in March 2007 by way of deposit to either their chequing or savings accounts, brings Casera's all-time refund to a whopping \$2,790,538.

To hear more about Casera's ongoing success, join us at our Annual General Meeting. You'll find details on date, time and agenda in the Annual General Meeting Notice above.

## Survey Says... Young Adults Don't Take Advantage of Investment Advice

According to a recent survey, young adults between the ages of 18 and 24 are less likely than older investors to seek the counsel of financial planners who can provide them with valuable investment advice.

As a result, young investors often shy away from risks that might be appropriate for someone their age to take,

thereby missing out on opportunities to maximize the growth of their portfolio.

If you're a young investor looking for more information and suggestions on how to best manage your money, call or visit Casera today. We'll be happy to help you discover the knowledge and resources you need to make the most of your investment opportunities.

**Let's Hear From You!**  
Become a **Casera Advisor** and **WIN \$100**

Join our Advisory Panel today and your name will be entered into a draw to win \$100. Draw date May 31, 2007.

You'll be contacted four times a year and asked to complete short online surveys about your experiences as a member. Your participation is vital to Casera's maintaining its high levels of member service.

# MasterCard Big BBQ Party

Every time you use your MasterCard credit card – Platinum Class, Gold Choice Rewards, Low Fee Gold Choice Rewards, Low Fee Choice Rewards, No Fee Choice Rewards or Student Choice Rewards – between April 1 and July 31, your name will be entered to win:

- deluxe barbecue
- fabulous patio furniture set
- \$500 gift card from M&M Meat Shops

## New Cardholder Sign Up Bonus

If you sign up for a MasterCard between April 1 and May 28, 2007, and use the new card to make five purchases before July 31, you'll receive a \$10 M&M Meat Shops gift card.



## Member NEWS

### Bursary Applications Now Available

Graduating from high school? Planning to attend university or college in the fall? Then why not fill out a Casera Credit Union Memorial Bursary Award application.

To obtain an application, check with your school counsellor or log on to [www.caseracu.ca](http://www.caseracu.ca) and print a copy. Completed applications can be dropped off at your high school or at Casera's Plessis Road branch; attention Karen Robertson. Deadline for applications is Friday, April 27, 2007.

Casera Credit Union bursaries are awarded at high school convocation ceremonies. Good luck to all high school grads!

### Walk with L'Arche

Casera Credit Union is once again pleased to be a sponsor of the annual Walk With L'Arche. This year's event is on Sunday, May 6, 2007, from 2:00 p.m. to 5:00 p.m. in Kern Park, Transcona. If you have any questions or you'd like to sign your team up, please call 237-0300.

### Member Appreciation Day

Join us for Member Appreciation Day on Saturday, June 9th. Watch for updates in-branch, on our website or email news.

Earn up to **4.10%** with our HIGH INTEREST SAVINGS ACCOUNT

## 2nd Opinions – Useful & Essential

Make Casera your first choice for investments. We'll provide a FREE second opinion on any investment, wherever it's made. Call a Casera Investment Advisor today.

**Kim Tachan** - Plessis branch: **958-6304**

**Jayme Marien** - Kildare branch: **958-4762**

**Pat Schmeichel** - St. Anne's branch: **958-6605**



## Casera Members Save Money with QuickTaxWeb

As a Casera member, you can save 20 percent when you use QuickTaxWeb to file your income tax returns.

Regular Price: \$19.99

**Casera Member Price: \$15.99**

This proven and trusted software offers:

- step-by-step guidance

- maximized deductions
- coverage of virtually all Canadian tax situations
- safe and easy online access
- 100% guaranteed accuracy
- free netfile for the fastest refund possible
- free support when you need it

# Meet the Candidates

Current board members Ian Blomeley, Martin Johnson and Gary Esslinger are running for re-election to Casera's board of directors. They'll answer your questions at the Annual Meeting Meet & Greet at 6:00 pm on April 17. Meeting starts at 7:00 pm.



## Ian Blomeley

A practicing lawyer in Winnipeg, Ian is Discipline Counsel to the Law Society of Manitoba. He has served as director of Casera Credit Union since 1998 and is currently its first vice president.

Born and raised in England, Ian is a veteran of the Royal Navy. After leaving the armed forces, he served as a police constable in Gloucestershire before moving to Canada in 1984. Active in his profession and the community, Ian's past associations include council member and vice president of the Manitoba Law Students' Association, chair of the Canadian Bar Association's Municipal Law Section and chair of the Canadian Bar Association's Labour and Employment Law Section.



## Martin Johnson, OM

A retired firefighter, Martin has been a Casera member since 1975 and a director since 2000. He retired from the Winnipeg Fire Paramedic Service in 2003 with the rank of Platoon Chief after a 41-year career. He is a co-founder of and current chairman of the Firefighters Burn Fund, and current secretary of the international Federation of Burn Foundations. In 2005, Martin was awarded the Order of Manitoba.

As a board director, Martin is mindful of the challenges that lie ahead for the organization and will work to constantly review marketing strategies to ensure that Casera operates prudently and profitably. He remains committed to work towards Casera's continued prosperity.



## Gary Esslinger

A native Winnipegger, Gary has lived in the Transcona-Springfield area for 21 years. He has been employed at the Canada Revenue Agency Canada for the last 27 years and is currently a manager in the disabilities unit.

A 21-year Casera member, Gary has been a director for 15 years. For the last eleven years, he has been the board's corporate secretary. With major changes in the financial industry, Gary has worked hard to ensure that Casera is well-positioned to compete in the new marketplace. He is a strong supporter of Casera's expansion outside its traditional market and believes that expansion will ensure the credit unions' service-orientation, competitiveness and innovation.



### Three convenient branches with drive-thru ATMs:

1300 Plessis Road  
Winnipeg, MB R2C 2Y6  
Phone: 958-6300

8-630 Kildare Avenue East  
Winnipeg, MB R2C 0P8  
Phone: 958-6320

720 St. Anne's Road  
Winnipeg, MB R2N 0A2  
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Membership open to everyone.