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credit union **Casera** NEWS

NEWSLETTER OF
Casera Credit Union | April 2020



ANNUAL GENERAL MEETING POSTPONED

In response to government health officials who advised against holding public events during the coronavirus (COVID-19) outbreak, Casera's Board of Directors postponed the Annual General Meeting (AGM) scheduled for Tuesday, April 21, 2020.

Please be advised that the AGM will be rescheduled later in 2020.

Responding to Coronavirus (COVID-19)

The arrival and spread of the coronavirus (COVID-19) have caused Casera Credit Union to take precautionary steps to help protect its employees, members, and communities. To continue providing essential financial services during the pandemic, Casera implemented its emergency preparedness plan, which enhances safety measures and strengthens monitoring capabilities.

Casera also followed protocols recommended by government and public health officials that reinforced social distancing. The credit union implemented a by-appointment-only policy and limited the number of members in the branch to five at a time. It also temporarily closed the St. Anne's branch and reduced the number of hours (including closing on Saturdays) at the Plessis and Kildare branches.

"Our priorities are the health and well-being of our staff and members," said Brent Thomas, Casera's Chief Executive Officer. "As a result, we're continuously monitoring developments and following the public health advice of the government."

The unprecedented viral outbreak has had an impact on all Manitobans, and many members have voiced concerns about their financial situations. Thomas said they have nothing to fear.

"We want to assure our members that we're working hard to meet everyone's needs," he said. "Members holding fixed-rate deposits with Casera, such as RRSPs, RRIFs, TFSA's, and Term Deposits will keep their current rates and remaining terms until maturity."

To members concerned about missing payments, Thomas said Casera could provide payment relief for up to six months on consumer loans, residential mortgages, or commercial loans. "Please don't hesitate to contact us with your particular concerns. We are all in this together, and we're here to help."

For more information about keeping safe with Casera, see page 2. For important links to federal financial support, see page 4.

COVID-19
NOVEL CORONAVIRUS

Manitoba 

For factual information and valuable resources about COVID-19, visit www.gov.mb.ca/covid19

KEEPING SAFE WITH CASERA

Reinforcing Social Distancing Reduced Hours & Enhanced Safety Precautions

The St. Anne's branch is temporarily closed. The **1300 Plessis Road** and **8-630 Kildare Avenue East** branches are open from 10:00 a.m. to 3:00 p.m., Monday to Friday (*closed Saturday*).

We implemented a by-appointment-only policy and are limiting the number of members in the branch to five (5) at a time. If you need to visit either the Plessis or Kildare branch, please phone and make an appointment.

Plessis Branch: 204-958-6300 | **Kildare Branch:** 204-958-6320

CEO's Desktop

It often takes a crisis like COVID-19 to reveal a person's character. It's the same with organizations, especially one like Casera Credit Union, that anchors its core values with a statement about investing in people so they can deliver exceptional service.

The last several weeks have tested everyone. Our members have had to reorient themselves to Casera's operational adjustments. Our employees have also had to adapt to daily uncertainty and changing conditions. I'm incredibly proud not only of their flexibility under challenging circumstances, but also their commitment to our goal of continuously providing essential financial services to members.

Our team is fortunate to have had the mentorship of dedicated staff members, two of who retired last year — Karen Hainstock after 24 years, and Bev Self after 27. In the spirit of everyone who has come before us, we're working hard to carry on Casera's long tradition of delivering the very best service. In these trying times, we're recommitting ourselves to our corporate vision and values. We are being tested, but because we're in this together, we will all succeed.

Best Regards,
Brent Thomas
Chief Executive Officer

Banking Options

As we continue to apply social distancing measures in our branches, we encourage our members to use our online or electronic banking options as much as possible.

-  **Not Online?** — If you prefer to pay your bills "offline," please call an open Casera branch, and our staff will do the transactions over the phone.
-  **Online Banking** — view your account activity, e-statements, transfer funds, pay bills, and send money via Interac e-Transfer® from your home computer, smartphone, or other mobile devices. Sign up for online banking by calling a Casera branch.
-  **Casera CU Mobile App** — use Casera's app to view your accounts, pay bills, transfer funds, send and receive funds through Interac e-Transfer®, and deposit cheques with Deposit Anywhere.™ Download the app for free at the Apple App Store or Google Play.
-  **ATMs** — make deposits and withdrawals at Casera's ATMs or the ATMs of any credit union as part of the surcharge-free ding free® program. For a fee, you can also use the ATMs of other financial institutions in Winnipeg.

Loan & Mortgage Payment Deferral

As the COVID-19 crisis continues to unfold, we encourage our members to contact us if they are experiencing financial hardship. Casera can provide help on a case-by-case basis, providing payment relief for up to six months to members with consumer loans, residential mortgages, or commercial loans. Please do not hesitate to talk to us.

We are all in this together, and we are here to help.

100% Deposit Guarantee

*Your deposits are safe at Casera. All deposits are guaranteed without limit by the **Deposit Guarantee Corporation of Manitoba (DGCM)**. The guarantee covers all money placed in savings or deposit accounts, including any interest.*

For more info, visit www.depositguarantee.mb.ca

Let's Practice Social Distancing for the Safety of Our Staff & Members

Are you feeling ill? Do you have a cough or fever? Are you in quarantine or self-isolation?

Please don't come to our branches.

Do you have a deposit to make?

Use an ATM or Deposit Anywhere for cheques instead.

Do you have bills to pay?

Use Casera's online banking or call us for assistance.

Please call us for any other inquiries.



UPDATE Debit Card Declines at POS Terminals

Some members may be experiencing having their MEMBER CARD® debit card declined at some point of sale (POS) terminals. Be advised that this is not a card issue, but a problem with the software in terminals at merchant locations and automated fuel dispensers.

Interac® is working to resolve the issue by encouraging the rollout of replacement compliant devices and other remediation efforts. Full resolution may still take some time. If you encounter problems with your debit card, consider splitting your transaction into two to allow for contactless transactions. If you have a credit card, we recommend you carry it for backup.

Satisfied Membership

2019 member survey results

Casera's most recent membership survey shows that our members are enthusiastic supporters of the credit union and its technology-based services.

 **95.5%** of members said Casera met their overall financial needs and expectations of service (95% in 2018)

 **95.5%** would recommend Casera to their family or friends (96% in 2018)

 **70%** of Casera members prefer banking online than visiting a branch in-person

DIRECT ALERTS Keeping Your Accounts Safe

Direct Alerts is a technology that notifies you by text message or email when changes are made to your online banking information. These alerts allow you to identify and report potentially fraudulent activities as soon as they happen.

Alerts are sent when:

- a new bill payee is added to your list of vendors
- an Interac e-Transfer® recipient is added
- when your Personal Access Code (PAC) is changed through online banking
- when an online login has occurred
- when online banking is locked; for instance, when an incorrect response is given to a security question

Getting started with Direct Alerts takes a few simple steps. Just log in to Casera's online banking portal, select an alert, and direct it to your email or mobile phone. You can even personalize the alerts you'd like to receive.

Remember, if an alert is received that seems suspicious, contact your neighbourhood Casera branch immediately.

For more info, check out Direct Alerts at www.casera.ca > **Personal Solutions (or Business Solutions)** > **Banking** > **Online & Mobile Services**.

Member News

FAT CAT® Winners

December – Kyle Young

January – Alexys Tetrault

February – Liam Pelletier

Casera 2020 Holidays

May 18 Victoria Day

July 1 Canada Day

August 1 Casera Holiday

August 3 Terry Fox Day

September 7 Labour Day

October 12 Thanksgiving Day

November 11 Remembrance Day

2019 Member Survey \$100 Winners



Kevin McPhail (above)
Plessis branch

Jackie Magnusson
Kildare branch

Brad Dumontet
St. Anne's branch

Member Appreciation Week 2020

Member Appreciation Week will be held October 13 to 16 and International Credit Union Day is scheduled for October 15. Stay tuned for more details.

Beware COVID-19 Fraud.

Keep yourself safe. Check out www.antifraudcentre-centreantifraude.ca



Government
of Canada

Gouvernement
du Canada

Canadian Anti-Fraud Centre



Important Link

Government of Canada financial support to individuals and businesses.

<https://www.canada.ca/en/department-finance/economic-response-plan.html>

Support for Individuals

- support for individuals and families
- support for people facing unemployment
- support for people who are sick, quarantined, or in directed self-isolation
- support for people who are unable to work
- support for people who need it most
- support for seniors
- support for students and recent graduates

Support to businesses

- avoiding layoffs
- access to credit
- support for farmers
- supporting financial stability
- more flexibility
- support for the air transportation sector



Collabria Credit Cards

An Option for Everybody

Casera Credit Union (CCU) Collabria Mastercards are designed to fit your active lifestyle, offering a variety of advantages, including more rewards and travel benefits.

CCU Collabria Cash Back Mastercard

Get cash back for making purchases.

CCU Collabria FlexRate Mastercard

Flexible rates and flexible reward options.

CCU Collabria Centra Gold Mastercard

Low annual fee, low-interest rate, and reward points.

CCU Collabria Student Mastercard

Build your credit history with no annual fees.

CCU Collabria Classic Mastercard

Low annual fee and low-interest rate.

CCU Collabria World Mastercard

Worldwide privileges that build elite-level rewards.

CCU Collabria Travel Rewards Gold Mastercard

Earn valuable reward points with essential worldwide travel privileges.

CCU Collabria US Dollar Mastercard*

Avoid foreign transaction fees and earn rewards on US purchases.

**Payments to a CCU Collabria US Dollar Mastercard have to be processed from a USD chequing account and can be processed through MyCardInfo*

For more info and to apply for a card, check out www.collabriacreditcards.ca.

A Note from Collabria Financial Services

Limiting the Impact of Coronavirus on Cardholders

Collabria is adopting a number of measures to help limit the impact of the coronavirus on its cardholders and partners. They are witnessing an increase in the usage of contactless payments and as a result, a desire for higher transaction limits for contactless payments. To support cardholders in making high value contactless payments at grocery, convenience stores, and pharmacies, Collabria is temporarily increasing the limit for contactless transactions from \$100 to \$250 (wherever these merchants have enabled acceptance of higher contactless transactions).

This increase will allow a cardholder to complete more contactless transactions, thereby reducing the need to touch the PIN pad or merchant terminal when making a purchase, creating a safer and more efficient transaction.

- Like us on Facebook
- Follow us @CaseraCU
- Follow us on Instagram
- Email us: talktous@caseracu.ca



1300 Plessis 204-958-6300 | 8-630 Kildare 204-958-6320
720 St. Anne's 204-958-6600 | www.caseracu.ca