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credit union Casera NEWS

NEWSLETTER OF
Casera Credit Union | January 2020



Mark Your Calendar

Casera's Annual General Meeting is Tuesday, April 21, 2020 at Club Regent Casino Hotel.

Registration and meet the candidates start at 6:00 p.m. and the meeting begins at 7:00 p.m.

Want to become a Director? Find out more about the process on page 2.

Please join us. Your vote ensures Casera's future success.

We're Searching for the Next *Neighbourhood Heroes*

We all know someone who selflessly volunteers their personal time to make our neighbourhoods better places to live, work, and play in. We're all aware of community-focused groups that work hard to ensure that their good works are a benefit to us all.

We'd like you to help us acknowledge these deserving neighbourhood heroes.

"Volunteers aren't looking for accolades and community groups generally fly under the radar, but the extraordinary efforts of these individuals and their organizations need to be recognized," explains Brent Thomas, Casera's CEO. "That's why we present Casera Community Awards annually to those who make a significant difference in our communities."

Established in 2016, the Casera Community Awards for Leadership and Enrichment honour the good deeds of volunteers and organizations. Since then, Community Leadership Awards have been presented to Carol Fletcher, Bernard Koley, Wilma Sotas, Peter Martin, Daryl Reid, and Dave Stewart. Community Enrichment Awards have also been conferred on Manitoba Mutts Dog Rescue, Royal Canadian Sea

Cadet Corps — 350 Transcona, L'Arche Tova Café, and Dakota Collegiate Hamper Time.

"Casera is proud to honour the community builders of Transcona and St. Vital, and it's always exciting to see who our next neighbourhood heroes are going to be," says Thomas.

Nomination forms are available at Casera's branches, or they can be downloaded at www.caseraacu.ca. Deadline for nominations is March 15, 2020. The awards will be presented at Casera's Annual General Meeting on April 21, 2020.



Own your Dreams
RRSPs & TFSAs
5 Year Term*
2.60% *Subject to change without notice.

credit union **Casera**



CEO's Desktop

It seems that every day there's a new scam or fresh way of defrauding someone reported in the news. For those of us in the financial services industry, we know that maintaining the strictest security throughout our systems will help keep our members' financial information safe. However, it's also important for Casera members to understand their own role in protecting their money and the best way to remain safe is to be informed.

One of the best sources for up-to-date information about scams and frauds is the Canadian Anti-Fraud Centre. An arm of the federal government, the agency has a website filled with facts about the subject, valuable tips on how to protect yourself, and ways to report an incident if you're targeted. You can access all the information at www.antifraudcentre.ca.

Always be careful about providing confidential personal information, or banking or credit card details. If you find yourself in doubt, it's wise to seek the advice of a trusted family member or close friend, or you can also call your neighbourhood Casera branch. When it comes to protecting your money, we want you to be safe, not sorry.

Best Regards,
Brent Thomas
Chief Executive Officer

Help Guide Casera into the Future Join Our Board of Directors

Casera Credit Union is seeking members with significant business experience to join its Board of Directors. Candidates for the Board should have a passion for credit union values, as well as demonstrated competencies in some of the following:

- audit and compliance
- Board and Chief Executive Officer performance
- credit union operations
- financial literacy
- governance and ethics
- leadership
- regulatory environment
- risk management oversight
- strategic planning

Casera embraces the benefits provided by a diverse Board and works hard to recruit new Directors who reflect the credit union's membership.

If you've been a member of Casera for at least a year and wish to explore this opportunity, please visit www.caseracu.ca > **About Casera** > scroll down and click on Become a Director to download a Nomination Package.

Application deadline is Friday, February 14, 2020.



Jon Olsen
5 years



Lorelei Cochrane
10 years



Karen Genung
10 years



Courtney VandenBerg
10 years



Elaine Banman
15 years



Jason Klassen
15 years



Breanne Wynnobel
15 years



Cindy Smith
20 years



Brent Thomas
20 years



Heather Dufresne
25 years

Thank You & Congratulations

Staff Long Service Award Recipients

2019 Dividends Approved

Common Shares

- Casera's Board of Directors has approved a 1.50% share dividend to members holding Common Shares of Casera Credit Union on record for the 12-month period ending December 31st, 2019.
- Cash dividends will be credited to members' accounts by January 29th, 2020.

The credit will be made to members' chequing/savings accounts for nonregistered funds, and credited to registered Surplus Share accounts for registered funds.

Preference Shares

- Casera's Board of Directors has approved a 3.50% share dividend to members holding Preference Shares of Casera Credit Union on record for the 12-month period ending December 31st, 2019.
- Cash dividends will be credited to members' accounts by January 29th, 2020.

The credit will be made to members' chequing/savings accounts for nonregistered funds, and credited to registered Surplus Share accounts for registered funds.

Since 1994, Casera Credit Union has returned over \$4.1 million in dividends to its members.

Member News

FAT CAT® Winners

September – Kennedy Collins

October – Hailey Gale

November – Liam Heieie

NOTICE

December 31st is our fiscal year-end. If your account statement is not correct, please communicate in writing to our auditors: BDO Canada LLP #700-200 Graham Avenue, Winnipeg, MB, R3C 4L5.

RRSP Plan Holders

Your designation of a beneficiary by means of a designation form will not be revoked or changed automatically by any future marriage or divorce. Should you wish to change your beneficiary in the event of a future marriage or divorce, you will have to do so by means of a new designation.

Casera 2020 Holidays

January 1	New Year's Day
February 17	Louis Riel Day
April 10	Good Friday
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
December 25	Christmas Day
December 28	in lieu of Boxing Day



Holiday Happenings at Casera

Casera's staff stays busy throughout the holiday season, bringing good cheer to the community by gift wrapping at Kildonan Place in support of the Canadian Cancer Society, decorating trees in aid of the Transcona Food Bank at Transcona BIZ's Winter Wonderland, and creating food hampers for the Christmas Cheer Board.

Marlee Jasper, Senior Financial Services Officer at Casera, volunteers her time by wrapping gifts at Kildonan Place in support of the Canadian Cancer Society's fundraiser



Because We ❤️ Winnipeg

Casera's staff heard about Catherine's hopeful journey to Canada

Since 2002, we've been taking our support for the community to heart by fundraising in the workplace for United Way Winnipeg. It's an annual gesture that we believe is important because it's an opportunity for our staff to give back to the communities we work, live, and play in.

This year, our staff heard from Catherine, a United Way Winnipeg volunteer, whose inspiring story of hardship and hope touched many of us. We're proud to raise funds that help enrich the lives of new Canadians such as Catherine.

Scams, Fraud & Identity Theft
Be safe, not sorry
Discover how to protect yourself at
www.antifraudcentre.ca





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

Travel Insurance

Did you know that many Canadians who travel inside Canada (but outside of their home province) assume that their provincial government or employee health plans will cover everything? In reality, prescription drugs, air ambulance service, X-rays and other costly procedures may not be covered by your plan when you're outside Manitoba (even if you're still in Canada).

It's a good idea to carry proof of travel insurance with you and you may also want to leave a copy of the details with a close relative or neighbour, just in case you lose your copy.

Casera offers travel insurance through the CUMIS Travel Insurance Program. For more details, drop by your neighbourhood branch, call CUMIS at 1-877-885-2847, or check out www.cumis.com.



Credit Cards that Fit Your Busy Life



Our lineup of Casera Collabria Mastercards have a wide range of advantages, including more rewards and travel benefits.

Convenience – Accepted at ATMs and POS locations around the globe.

Peace of mind – Encrypted chip and PIN technology offers the highest level of card security; round the clock fraud monitoring with mobile text alerts; zero liability — you're only responsible for online and in-store purchases authorized on your Mastercard account.

24/7 Support – Call 1-855-341-4643 anytime, from anywhere to talk to Collabria Mastercard's friendly and well-trained support team; report lost or stolen cards, request an emergency card replacement, or cash advance.

Travel Insurance – Auto collision rental/loss; trip cancellation; trip interruption; lost or delayed baggage coverage; common carrier accident protection; 24/7 travel assistance.

FlexRewards – Cards with FlexRewards give you more — points add up quickly, and there's no limit to the number of points you can earn; get cash back, merchandise and gift cards, or choose from worldwide flight options on more than 100 airlines.

MyCardInfo – Secure, online access to your account; monitor and manage your account; view account balances and available credit; track, manage, and redeem rewards; make a one-time card payment.

For more information about Collabria Mastercard options and to apply, visit www.collabriacreditcards.ca today.

RRSPs Meeting the Deadline for Contributions

The deadline to contribute to your RRSP for the 2019 tax year is March 2, 2020. Meeting the deadline is important because you'll benefit from the tax savings for 2019, but don't worry if you can't contribute before the cutoff date. Any unused contribution room rolls over to 2020.

If you want to avoid the stress of last-minute contributions to your RRSP, consider setting up automatic deposits. By contributing regularly, you'll put more money in your account, which means your interest will also compound.

You can also take advantage of an RRSP loan from Casera. An RRSP loan allows you to maximize your annual contribution or add money to a plan with residual contribution room from a preceding year. RRSP loans are available for periods up to 24 months at preferred rates. The balance can be paid off at any time without penalty. A term longer than 24 months can be arranged at a higher interest rate.

For more information about RRSP loans, contact a Casera Financial Services Officer at your neighbourhood branch. You can also apply online at www.caseraacu.ca > **Borrowing Solutions** > **RRSP Loans**.



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



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