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credit union Casera NEWS

NEWSLETTER OF
Casera Credit Union | January 2016



You're invited to Casera's Annual General Meeting on Tuesday, April 19th, 2016 at Club Regent Casino Hotel.

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

This year, there are three positions open on Casera's Board of Directors. Want to become a director? You can find more information about the process on page 2.

Remember, your vote is important to Casera's future.
See you there.

What's New at Casera?

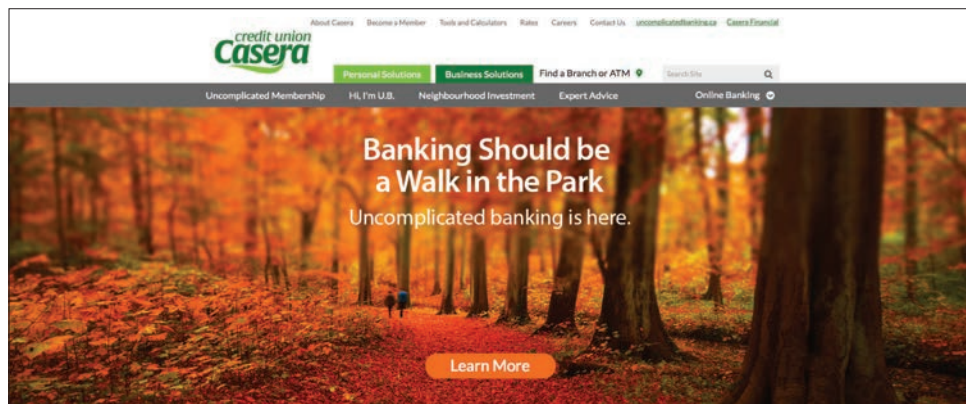
You're reading Casera News, our redesigned newsletter, and that's just one of the many new developments at our credit union. If you dropped by your neighbourhood branch recently, you likely noticed that we have new signs up that feature our new logo.

You may have also discovered that our website – caseracu.ca – has undergone a makeover too. We think it fits into our theme of Uncomplicated Banking — clean, clear and easier to find the information you're searching for.

You'll find our spokesperson, U.B., on the website too and when you click on his image, you'll be transferred to our complementary site – uncomplicatedbanking.ca – where

you'll discover informative articles about such topics as buying a new home, investing your hard-earned dollars, and staying financially safe in the cyber world.

Our virtual branch – **Casera Financial** – is also up and running. It's an online banking destination designed for new members only. With Casera Financial, a new member can make deposits to high yield savings and term deposits, wherever they live.



NEW MEMBERS

Enjoy banking without a branch.



EASY TO SAVE

Term Deposits | High Yield Savings



EASY TO JOIN

Open Your Account on Any Device



Uncomplicated Banking

1300 Plessis 204-958-6300 | 8-630 Kildare 204-958-6320
720 St. Anne's 204-958-6600 | www.caseracu.ca
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For more information, check out page 4.





CEO's Desktop

In 2016, Casera Credit Union turns 65, a milestone we're immensely proud of. We've long been known as a bold financial co-operative, one that takes diligent and deliberate steps to bring pioneering initiatives and innovative technologies to the marketplace for the benefit of our members.

Our history is flush with examples of our forward-looking approach to banking. In 1970, we established Manitoba's first walk-up teller to handle after-hour transactions. In 1984, we were the first credit union in the province to go online with an electronic financial services network. In 1995, we were the first Manitoba credit union to feature a drive-thru ATM, and in 2009, we launched mobile banking, a first for Manitoba's credit union system.

These "firsts" in technology are certainly achievements, but another first we're particularly proud of is establishing Manitoba's first youth branch at Transcona Collegiate Institute in 1997. This past November I had the honour of helping launch Casera's second youth branch at Dakota Collegiate. Projects like these bring recognition to Casera, but their real value is in extending our heritage through new generations of members who will come to appreciate and celebrate our ongoing legacy of innovation.

Best Regards,
Brent Thomas
Chief Executive Officer

Casera's Board Approves 2015 Dividends

Common Shares

Casera's Board of Directors has approved a 3.00% share dividend to members holding Common Shares of Casera Credit Union on record for the 12-month period ending December 31st, 2015.

Cash dividends will be credited to members' accounts by January 29th, 2016. The credit will be made to members' chequing/savings accounts for non-registered funds, and credited to registered Surplus Share accounts for registered funds.

Preference Shares

Casera's Board of Directors has approved a 4.50% share dividend to members holding Preference Shares of Casera Credit Union on record for the 12-month period ending December 31st, 2015.

Cash dividends will be credited to members' accounts by January 29th, 2016. The credit will be made to members' chequing/savings accounts for non-registered funds, and credited to registered Surplus Share accounts for registered funds.

Since 1994, Casera Credit Union has returned over \$3.6 million to members.

Bringing Good Cheer to Our Communities



Our staff assembled hampers for less privileged families.

Throughout December, Casera staff embraced the spirit of the holiday season and participated in several initiatives that support our communities. These included assembling hampers in association with the Christmas Cheer Board and wrapping gifts at Kildonan Place in support of Breast Cancer Research.

Thank You for Your Service

Congratulations to Our 2015 Long Service Award Recipients



Gail Armstrong
5 years



Jadlyn Girouard
5 years



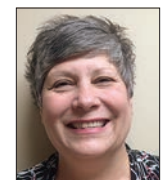
Kim Podolsky
10 years



Karen Hainstock
20 years



Kathy Lemky
20 years



Terry Jones
25 years

Help Chart the Future of Casera Become a Director

We're seeking dedicated and resourceful members to join our Board of Directors.

There are three positions to be filled on Casera's board at the April 19th, 2016 Annual General Meeting. Since the strongest boards are comprised of people from different walks of life, a financial background is not a prerequisite for letting your name stand for election. We offer a comprehensive director-training program that focuses on the authority, responsibility and accountability of new directors.

If you've been a member of Casera for at least a year and are considering running for election to our Board of Directors, please visit www.caseracu.ca > **About Us** > scroll down and click on Become a Director to download a Nomination Package.

Application deadline is March 4th, 2016.



Member Appreciation Week & National Co-op Week

From October 13th to the 16th, we celebrated the achievements of financial co-operatives like Casera and the loyalty of our members. There were prizes to win and plenty of cookies and coffee to enjoy.

CHEERS to Lancer Credit Union!

Casera's newest youth branch – **Lancer Credit Union** – opened on November 13th (during Financial Literacy Month) at Dakota Collegiate. It was a proud moment for the students who run the credit union and their teacher.



The official ribbon cutting at Lancer Credit Union.



Casera Recognized

In a special event held on December 17th, Casera was formally recognized by the Transcona Historical Museum for our continued support of the community organization. Thanks to the museum's board and staff for acknowledging Casera's contribution to their important work.

Member News

FAT CAT® Winners

September – Kaitlin Hallas

October – Gracie Reimer

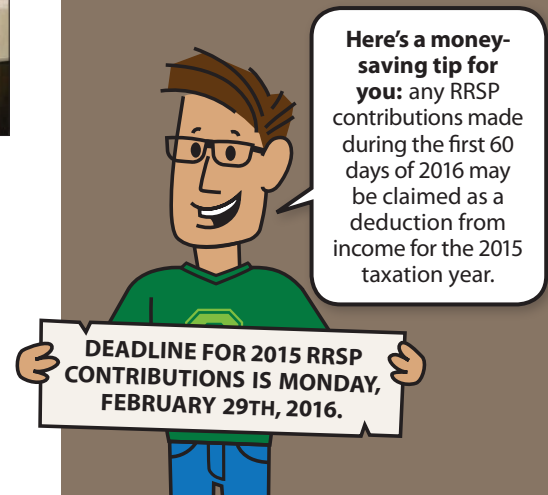
November – Beth Wil

RRSP Plan Holders

Your designation of 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 Holidays 2016

January 1 New Year's Day
 February 15 Louis Riel Day
 March 25 Good Friday
 May 23 Victoria Day
 July 1 Canada Day
 July 30 Casera Holiday
 August 1 Civic Holiday
 September 5 Labour Day
 October 10 Thanksgiving Day
 November 11 Remembrance Day
 December 26 Boxing Day
 December 27 in lieu of Christmas Day



Uncomplicated Investing

TFSAs | RRSPs | RRIFs | RESPs | High Yield Savings

Trustworthy advice. Great rates.
Personalized service.

5 Year GIC*
2.45%

*Subject to change without notice.



Simply put, I trust Casera with my portfolio.



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Banking Without a Branch

There's something new and exciting happening at Casera for NEW MEMBERS. Our virtual branch – Casera Financial – allows new members, no matter where they live, to open an account and make deposits to high yield savings, term deposits, RRSPs and TFSAs. With Casera Financial, members can take advantage of our reputation for competitive rates, technological innovation, and sound governance.

To join Casera Financial, a new member needs to be a Canadian citizen over 18-years-old, have a valid email address, a personal cheque pre-printed with their name and address, and \$5 for a credit union share.

Help us get the word out. Tell your family and friends about Casera Financial.

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

Blueprinting Your Retirement

Think of a Registered Retirement Savings Plan (RRSP) as a blueprint. Because an RRSP is a government-approved plan that helps you save money for retirement, it's a meaningful strategy that can help secure your financial future.

There are many benefits to setting up an RRSP with Casera. You can establish an RRSP on behalf of your spouse and make contributions to it. Contributions are tax-deductible, which makes an RRSP ideal if you're looking to shelter funds from your Canadian taxable income. You earn money too because your interest income compounds and accumulates free of tax until you make withdrawals from your RRSP.

There is no maximum amount that you can accumulate in your RRSP, and the sooner you start contributing, the more you will have when you retire. This feature allows you to build a comfortable retirement fund during your peak earning years. Best of all, buying an RRSP is easier than you think—you can open a variable rate plan for as little as \$25 or a fixed term RRSP with a minimum of \$500.

The deadline for 2015 contributions is Monday, February 29th, 2016 so contact your neighbourhood branch today to get started on drawing up a blueprint for your future.



The Building Blocks of an Estate Plan

Planning an estate is an important step in life. Every member should have an estate plan that contains the following:

Will – outlines your intentions regarding beneficiaries. It also appoints an executor whose role is to ensure that after you die, the estate pays creditors and disperses assets according to your wishes.

Power of Attorney – authorizes another person to act on your behalf in case of illness or incapacity.

Living Will – allows you to express your wishes about the amount and type of health care and treatment you want to receive should you become unable to communicate this yourself. It also permits another person the power to make medical decisions on your behalf should you be unable to make them yourself.

You can find this article and more like it at uncomplicatedbanking.ca. Check it out!



Uncomplicated Banking

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