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NEWSLETTER OF
Casera Credit Union | January 2019



Help us find a
neighbourhood
hero.

Nominate a dedicated volunteer
or non-profit organization for
a Casera Community Award.
Nomination forms are available
at Casera's branches, or can be
downloaded at www.caseracu.ca.

Deadline for nominations is
March 15th, 2019. The awards
will be presented at Casera's
AGM in April.



Making it Count

Casera Credit Union has partnered with The Manitoba Securities Commission and Louis Riel School Division to bring Make it Count, a fun and educational financial literacy program designed for children in Grades 4 to 7 to H.S. Paul School in St. Vital. With Casera's support, students at the school are learning to save money and make wise financial decisions.

Brent Thomas, Casera's CEO, says the initiative is a natural step forward for the credit union, which is already a pioneer in educating young people about money management.

"We launched the first high school-based credit union in Manitoba — Titan Credit Union — at Transcona Collegiate in 1997 and established Lancer Credit Union at Dakota Collegiate in 2015," he explains. "Educating elementary school-aged kids about the value of saving money is going to be an exciting addition to our ongoing efforts."

According to Kathy Lemky, Casera's St. Anne's Road branch manager, Make it Count also offers a public website filled with activities to help parents and their children incorporate money management lessons into their daily routines. For instance, a trip to the grocery store is an ideal time to talk to kids about the wide variety of purchasing decisions that can be made there. The website suggests ways to plan lunch, prepare a budget, and collect coupons, then compare options and costs when you're in the aisles.

"We're hoping that the Make it Count program will grow both online and in the classroom so that more young people can become financially literate," Lemky says. "The goal is to get more schools and school divisions interested in the initiative."



Own your
Dreams

RRSPs & TFSAs
5 Year Term*

3.35% *Subject to change
without notice.



credit union
Casera



CEO's Desktop

Every year brings new challenges — our global and national economies, fast-paced technologies, and changing demographics — but like all forward-thinking credit unions, Casera is working to create opportunities for our members who rely on us to govern their deposits, grow their investments, and support their communities.

With the arrival of higher interest rates, managing debt may become troublesome for some members. We've communicated with members via Casera's new email programming that we're here to help with financial advice, contact with debt counsellors, or consolidation loans to help them improve cash flows.

In 2018, we partnered with Qtrade Investor to provide our members with cost-effective, do-it-yourself investing. The top-ranked online brokerage offers member-investors a wide range of trading platforms, low fees and helpful tools, but best of all, Qtrade Investor and its parent company, Aviso Wealth, are owned by credit unions, including Casera.

Over the year, our staff took the lead in assisting many community organizations, including United Way, Save Our Seine, and The Dream Factory. Thanks to the leadership of our people, Casera remains a proud supporter of the vibrant communities of Transcona, St. Vital and their surrounding neighbourhoods.

Best Regards,
Brent Thomas
Chief Executive Officer

HELP CASERA GROW & PROSPER 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, March 15, 2019.

Announcing VirtualWealth®

Until recently, investors could work with an advisor or they could self-manage their own investments. Now there's another option — VirtualWealth, a simple, easy-to-use, digital advice service from Casera and Aviso Wealth that matches investors with tailored, professionally-managed portfolios based on goals, timelines and tolerance for risk.

Getting started with VirtualWealth is quick and easy. Just answer a set of risk- and goal-based questions, and the service suggests a portfolio designed to deliver the right balance between growth potential and capital protection.

Casera members can access VirtualWealth through our website www.caseracu.ca > **Personal Solutions** > **Investing**, or when logged into online banking.

For more information, visit www.virtualwealth.ca or talk to a Casera investment specialist today.

VirtualWealth is a trade name of Credential Qtrade Securities Inc.

Holiday Giving

In the giving season, Casera's staff busily handed out good cheer to the community through a number of initiatives, including gift wrapping at Kildonan Place in support of Breast Cancer Research, tree decorating for Transcona BIZ at its Winter Wonderland in aid of the Transcona Food Bank, and creating food hampers for the Christmas Cheer Board. We also participated in the annual United Way Campaign.

Thank You & Congratulations

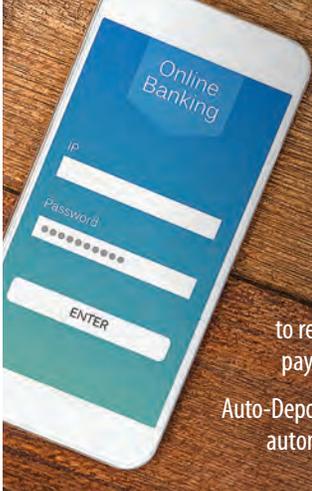
Long Service Award Recipients



Nicholas Boudreau
(10 years)



Serena Streilein
(15 years)



Enhanced Interac e-Transfer

Through Request Money, members can now request money from a contact through their online banking or mobile app. When the contact fulfills the request online, funds are withdrawn immediately. The requestor receives the funds into the selected account as part of the original request.

Now, small business members have a quicker, more convenient way to request payments and receive funds. They can also track requests and payments received online, which makes it easier to manage cash flows.

Auto-Deposit allows members to link an email address to an account to facilitate automatic deposits into the bank account linked with that email address.

2018 Dividends Approved

Common Shares

- Casera's Board of Directors has approved a 2% share dividend to members holding Common Shares of Casera Credit Union on record for the 12-month period ending December 31st, 2018.
- Cash dividends will be credited to members' accounts by January 29th, 2019.

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 4.25% share dividend to members holding Preference Shares of Casera Credit Union on record for the 12-month period ending December 31st, 2018.
- Cash dividends will be credited to members' accounts by January 29th, 2019.

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 million in dividends to its members.

Member News

FAT CAT® Winners

September – Abby Cesmystruk

October – Cedric Leost

November – Harlyn Matheson

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 2019 Holidays

January 1	New Year's Day
February 18.....	Louis Riel Day
April 19.....	Good Friday
May 20	Victoria Day
July 1	Canada Day
August 3.....	Casera Holiday
August 5.....	Terry Fox Day
September 2.....	Labour Day
October 14.....	Thanksgiving Day
November 11	Remembrance Day
December 25.....	Christmas Day
December 26.....	Boxing Day

Coming Soon

In 2019, Casera will introduce an exciting new credit card program. Watch for details!

You're Invited

Casera's Annual General Meeting will be held on Tuesday, April 16th, 2019 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. Please join us.

Your vote can help shape Casera's future.



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

Increased TFSA Limit

The Canadian government has announced that the contribution dollar limit for TFSAs in 2019 will increase to \$6,000. This rise in the maximum amount also means that the total contribution also increases to \$63,500.

Please note, it is your responsibility to ensure you are not over-contributing to your TFSA. To prevent over-contribution penalties, CRA recommends that TFSA holders take advantage of the agency's online service options — My Account or the MyCRA app — to obtain the most up to date information about their TFSA transactions and available contribution room.

You can also contact TIPS at 1-800-267-6999 for contribution information.



Give Your Child a Head Start with an RESP

Post-secondary education can be a tremendous advantage for anyone trying to get ahead in life, but it does not come inexpensively. According to Statistics Canada, average undergraduate tuition fees for full-time students in Manitoba range between \$3,814 and \$4,417, depending on the field of study. In other provinces, they can be as high as \$10,000 per year.

A Registered Education Savings Plan (RESP) is ideal for parents (or grandparents, spouses, or common law partners) to make after-tax contributions to the plan. Another advantage of an RESP is that the federal government, through the Canada Education Savings Grant (CESG), provides 20 cents for every contributed dollar, up to a maximum of \$500 per year.

Families earning below \$77,769 can also benefit from an additional 10 cents per dollar up to the first \$500 contributed annually, while families earning below \$38,832 can earn an extra 20 cents per dollar (again, up to the first \$500).

If you're interested in learning more about RESPs, drop by or call your neighbourhood branch today.

Are You a Young Investor? Take advantage of Qtrade Investor's low fees

If you're a young investor between the ages of 18 and 30 years old, you can take advantage of Qtrade Investor's special low fees while you're in the process of building your portfolio. Qtrade Investor, a partner of Casera Credit Union, offers online and mobile do-it-yourself investing, and the \$7.75 fee for stock and ETF trade commissions will assist you in making regular contributions to your account. This means you'll have more money to invest with.

There are no account minimums and Qtrade Investor also waives quarterly administration fees when investors with accounts under \$25,000 (per household) make regular recurring contributions of \$100 or more a month.

Setting up a Qtrade Investor account online is simple and only takes a few minutes.

For more information, contact a Casera investment specialist or check out www.qtrade.ca.

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

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