



Community Support
Interac Flash®
United Way 2016
Page 2



You can WIN!
Branch Anniversary
Member News
Page 3



Notice to Investors
Stay the Course
Investment Advice
Page 4

credit union **Casera** NEWS

NEWSLETTER OF
Casera Credit Union | October 2016



YOUR VIEWPOINT IS VALUABLE

Casera is conducting an online Member Survey. Your feedback will help us define and deliver the products and services you and your family need to build prosperity.

Please complete the confidential survey. Click on <http://tinyurl.com/caseramembersurvey2016> and follow the instructions. You'll also find the link on our website, Facebook page and Twitter account.

In appreciation, your name will be entered into a draw to win one (1) of three (3) \$100 cash prizes.



**Casera
Community
Awards**
Leadership and Enrichment

Casera Community Award Recipients

We are proud to present the inaugural Casera Community Awards to Carol Fletcher, Bernard Koley, Manitoba Mutts Dog Rescue and Royal Canadian Sea Cadet Corps – 350 Transcona. Now meet these exceptional people and organizations.

COMMUNITY LEADERSHIP AWARDS

Carol Fletcher

As a Minister at Transcona Memorial United Church, Carol is dedicated to connecting her church and its community outreach initiatives to a wider neighbourhood. She has championed the development of a new wing at the church to create a much-needed space for community groups.

Bernard Koley

For over 55 years, Bernard has given his time and heart to the Transcona community by volunteering with the Knights of Columbus. Among his accomplishments, Bernard organized a youth baseball league and has served on the board of Columbus Villa, a 55+ housing complex, for more than 44 years.

COMMUNITY ENRICHMENT AWARDS

Manitoba Mutts Dog Rescue

Since 2011, Manitoba Mutts Dog Rescue and its network of foster families have come to the aid of abandoned, abused or surrendered dogs and cats. The group's mission is to relieve distress and suffering and improve the welfare of animals through education and advocacy.

Royal Canadian Sea Cadet Corps – 350 Transcona

Established in 2005, the Royal Canadian Sea Cadet Corps – 350 Transcona offers youth between 12 and 19 opportunities to develop leadership and citizenship skills. The corps supports the community by working with veterans and seniors and assisting the Transcona Food Bank.

The Casera Community Awards recognize deserving volunteers and groups that provide leadership and enrichment to our communities. The awards will be presented at 1:00 p.m. on October 20th at Casera's Plessis branch.



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Uncomplicated Banking

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talktous@caseraacu.ca



CEO's Desktop

Over a year ago, we launched Uncomplicated Banking, a functional approach to providing Casera members with simpler, easier and quicker personal and online banking experiences. The strategic endeavour motivated us to focus our operational efforts on identifying and eliminating inefficiencies, streamlining processes and enhancing our day-to-day interactions with members.

Today, we continue to pursue our objectives through an ongoing commitment to transformative change. One important step has been to establish Innovation Teams comprised of staff who have volunteered to explore the intricacies of our business — including the introduction of new technologies — and to contribute to the discovery of new ways to serve our members.

We're relying on the creativity and open-mindedness of our staff and members to help us generate new ideas that will keep our organization moving forward. We understand that the key to thriving in a competitive industry is providing products and services that meet our members' needs. This pursuit, however, doesn't mean doing the same thing day in and day out; it means finding a starting point from which to develop a fresh approach and then to build in an attitude of continuous change. The Innovation Team concept and upcoming Member Survey are our starting points, and we're all inspired.

Best Regards,
Brent Thomas
Chief Executive Officer

Community Centre Canteen

We're proud to have put our name above the canteen at Transcona East End Community Centre (TEECC). The next time you're there, stop by the canteen and support the community centre.



Proudly serving our community. L-R, TEECC President, Bruce Talling; Casera President, Robert Riddell; Casera CEO, Brent Thomas; and TEECC Vice President of Sports, Dave Olsen.

For more information about activities at TEECC, check out <http://eastendarena.ca>

Interac Flash® Opt-Out Option

There have been reports that some people who feel insecure about having contactless technology on their debit cards have physically damaged them by disabling the RFID (radio-frequency identification) antenna used in the card. These actions could result in damage to the card's functionality.

While Interac Flash technology utilizes the highest security and world-class fraud protection, such as EMV® chip encryption, zero-liability protection and \$100 spending limits, we understand that some members may want to opt out of the contactless service. If you prefer to use a debit card with a disabled RFID antenna, please contact your neighbourhood branch for details.



You can read more about Interac Flash's security features at <http://interac.ca/en/interac-flash-security.html>.

United Way 2016

Every year, our staff looks forward to the launch of the United Way campaign. This year is no exception as the week's fundraising activities are a highlight of Casera's annual community support.



Casual Friday is a fun way for Casera's staff to raise funds for United Way.

You Can WIN WHEN YOU REFER A FRIEND

Watch for exciting changes coming soon!

WIN \$100

WHEN YOU REFER A NEW MEMBER TO CASERA.
Draws will be made quarterly with one member
among all branches eligible to win \$100 cash.

Note: the referred member must open an account with the \$5 share requirement
and at least one product (chequing, GIC, personal loan, mortgage, etc.).

Contact your neighbourhood branch for details.

Member News

FAT CAT® Winners

June – Isabelle Wilgosh

July – Lennon Mayor

August – Corson Somers

Holiday Closures

Remembrance Day
Friday, November 11

Christmas Eve
Saturday, December 24,
(branches close at 3:00 p.m.)

Boxing Day
Monday, December 26

In lieu of Christmas Day
Tuesday, December 27

New Year's Eve
Saturday, December 31
(branches close at 3:00 p.m.)

In lieu of New Year's Day
Monday, January 2, 2017

St. Anne's Branch is 10-Years-Old!



We're celebrating the 10th anniversary of our
St. Anne's Road branch. Drop by on December 6th, 2016
to say hi and enjoy a coffee and some goodies.



FINANCIAL LITERACY MONTH

November is Financial Literacy Month

For more information, visit
[http://www.fcac-acfc.gc.ca/eng/
Pages/home-accueil.aspx](http://www.fcac-acfc.gc.ca/eng/Pages/home-accueil.aspx)

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Notice to Investors

We are pleased to share that Canada's investment industry has made changes to better address investors' needs. Developed by investment regulators, these new rules — termed Client Relationship Model, Phase 2 (CRM2) — will provide investors with more clarity about investment performance and costs.

Starting January 2017, you will receive two new annual reports. The Performance Report will provide clarity about your investment performance and help you assess your financial progress. The Charges and Compensation Report will provide clarity about the cost and fees you've paid for your investments.

We are committed to helping you achieve your financial goals. If you have any questions, please contact your Credential® Investment Professional at Casera Credit Union.

Short on cash at the end of every month? Not sure where you're exceeding your budget? Here are four ways to smooth out the trouble spots in your household budget.



STAY THE COURSE *Avoiding Common Budget Pitfalls*

Plan your meals a week ahead. It's tempting to go out for dinner rather than cook at home, especially after a hard day's work, but dining out can quickly get expensive.

Look at the larger financial picture. Sometimes it's not big purchases that break a budget, but rather a whole lot of little ones. For instance, buying a coffee every morning may not seem like a big expense, but over the course of a month or a year, it adds up.

Stretch your food budget with a plan. Depending on where you shop, when you shop and what you shop for, grocery bills can vary wildly. Make a list, look for deals and shop around.

Save for a rainy day. No matter how well thought out, no budget can anticipate every expense. Stay financially positive by setting aside money for emergency purposes.

Want sound investment advice? Meet with a Casera Investment Specialist

If ensuring prosperity for your family is important to you, then receiving sound investment advice is vital to helping you achieve your financial goals.

As a Casera member, you have a broad range of investment options to choose from, including term deposits, TFSAs, RRSPs, RRIFs, RESPs and mutual funds.* Based on your personal objectives, family situation and tax scenario, a Casera investment specialist will help determine the type of investment products that are right for you.

Remember, investing in your family's future doesn't necessarily mean having a lot of money in advance. You can establish an active monthly savings plan with as little as \$25 per month.

Call your neighbourhood branch today to set up an appointment with a Casera investment specialist. You can take advantage of a free financial consultation or receive a second opinion on your existing portfolio. We'll do our best to make investing easy to understand.

* Mutual funds and financial planning are offered through Credential Asset Management Inc. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Unless otherwise stated, mutual fund securities and cash balances are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer that insures deposits in credit unions. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.



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