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# credit union **Casera** NEWS

NEWSLETTER OF  
Casera Credit Union | October 2018



## MemberCard Notice

If you're still using an older version MemberCard, please note that Casera will be sending you a replacement Interac Flash® MemberCard with enhanced features. Please watch your mailbox. You will be able to activate and use your new card right away with your current PIN. The new MemberCard must also be used for online banking.

*For more info, see page 2.*

## November is Financial Literacy Month

Casera Credit Union will again be participating in Financial Literacy Month, the annual Canada-wide government initiative that helps strengthen Canadians' knowledge and skills concerning the management of money and debt, the value of saving for the future, and understanding their financial rights and responsibilities.

***Educating members about financial issues is key to the development of our credit union's success.***

This year's theme is "Invest in your financial well-being." Throughout November, Casera will be posting links to a series of informative articles on its social media platforms — Facebook, Twitter and Instagram — that reflect taking control of finances to reduce financial stress. We'll also be hosting a seminar for members that focuses on helping investors understand our

global economy against the backdrop of "Trumponomics." (*for more information, see page 3.*)

Educating members about financial issues is key to the development of our credit union's success, says Brent Thomas, Casera's CEO. "At every level, Casera's staff works hard to help our members understand the complexities of today's financial products, services and technologies" he explains. "Because our focus is on face-to-face service, we're always ready to offer expert advice or answer any questions our members may have."

Casera also offers financial literacy programming through its two youth branches — Titan Credit Union at Transcona Collegiate and Lancer Credit Union at Dakota Collegiate. As part of a business-education partnership between Casera, the high schools and their school divisions, the fully functioning credit unions teach financial literacy by providing opportunities for student members to manage real money and gain on-the-job business skills.



## Do-it-Yourself Investing Qtrade Investor is one of Canada's best online brokers.

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credit union  
**Casera**

1300 Plessis 204-958-6300 | 8-630 Kildare 204-958-6320  
720 St. Anne's 204-958-6600 | [www.caseraacu.ca](http://www.caseraacu.ca)  
talktous@caseraacu.ca





## CEO's Desktop

As of November, Casera and other private businesses and non-profit organizations in the province will need to comply with the Accessibility for Manitobans Act. Two hundred thousand Manitobans face accessibility barriers in their daily lives and the provincial law sets standards for the identification, prevention and removal of these obstacles so that these citizens can participate fully in their communities.

While barrier-free buildings are important, providing accessible customer service is just as critical. At Casera, we understand that our members have a variety of needs and we have always worked hard at fulfilling them. We promise personal service in our day-to-day interactions with members and commit to building meaningful relationships by beginning each encounter with a simple greeting: May I help you?

Casera was founded in 1951 on the principle of accessibility to loans and mortgages, which were difficult for young families to acquire in post-war Manitoba. A lot has changed over the years but our commitment to helping members overcome barriers and be included remains.

Best Regards,  
**Brent Thomas**  
Chief Executive Office

# Important Notice for Members Currently Without Interac Flash® Cards



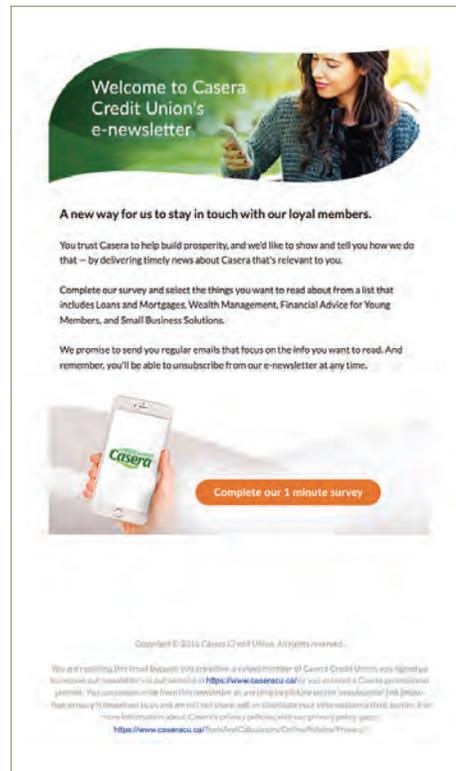
If you're still using older version MemberCards, please note that Casera is replacing them with enhanced Interac Flash® MemberCards.

We will be mailing the Flash-enabled cards along with an instructional letter. Please watch your mailbox for the new card.

You can activate and use your new Flash MemberCard immediately with your current PIN. You will also need to use your new Flash card number to log in to your online banking.

**If you do not receive your new Flash card by November 30, 2018, please contact us at [talktous@caseracu.ca](mailto:talktous@caseracu.ca) or call (204) 958-6300.**

## New Email Program



Did you see Casera's first email message? If you're not subscribed yet, please give us your email address the next time you're at your neighbourhood branch or email it to us at [talktous@caseracu.ca](mailto:talktous@caseracu.ca). (Don't forget to include your name and phone number). Or if you prefer, log in to [www.caseracu.ca](http://www.caseracu.ca) > Online Banking > Profile and Preferences and click on the Change Contact Information option.

### Give us your email address & you could win \$100

For contest rules and news about draw dates, contact your neighbourhood branch or check out [www.caseracu.ca](http://www.caseracu.ca) > What's New.



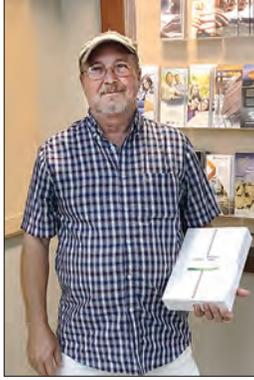
Amanda Leost is the latest winner of our email contest.

## Let's Celebrate Together

**We're celebrating Member Appreciation Week and National Co-op Week during the week of October 15th to 19th. There'll be lots of prizes so drop by your neighbourhood branch to fill out a ballot or email your full name and contact details to [talktous@caseracu.ca](mailto:talktous@caseracu.ca). Prizes will be drawn on Friday, October 19th.**

Join us on Thursday, October 18th to mark the 70th International Credit Union Day. Since 1948, ICU Day has given credit union members around the world time to pause and to recognize the growth and success of financial co-operatives like Casera.

For updates, go to [www.caseracu.ca](http://www.caseracu.ca) > What's New



**Winning Members**  
Congratulations to Renata Tetrault and Gordon Hurl for winning iPads as part of our Spring into Action campaign.

## Member News

### FAT CAT® Winners

June – Kennedy Ridgedale

July – Carter Malmquist

August – Cedric Leost

### Holiday Closures

Thanksgiving Day

Monday, October 8

In observance of Remembrance Day

Monday, November 12

Christmas Day

Tuesday, December 25

Boxing Day

Wednesday, December 26

New Year's Day

Tuesday, January 1

### Qtrade Investor Update

Please note that because of Casera's partnership with Qtrade Investor, Aviso Wealth's online brokerage, members who formerly invested with Credential Direct have had their accounts seamlessly migrated to Qtrade's platform. Qtrade Investor and its parent company, Aviso Wealth, are owned by credit unions, including Casera.

### SHARE & WIN

When you refer a friend, you both enter a draw for a chance to win \$100 each! For details, visit your neighbourhood branch or [www.caseraacu.ca](http://www.caseraacu.ca) > What's New.



## Casera & United Way

Every year, our staff takes part in United Way's annual campaign and this year's event runs between September 25th and October 26th. You're invited to drop by your neighbourhood branch to support our fundraising efforts.

Stay tuned for more United Way news.

## Investor Seminar for Casera Members

November is Financial Literacy month, and you're invited to a special seminar designed to help investors understand our global economy.

### "Trumponomics" & the Reflation Trade

Presented by Justin Boonen, District Vice President, Retail Sales, Mackenzie Investments

**Wednesday, November 21st, 2018**

6:00 p.m.

Casera Credit Union | 1300 Plessis Road

*Seating is limited. Door prizes and light snacks*

Please register by contacting Robyn at 204 958-6311

## 100% Deposit Guarantee

At Casera, member deposits are guaranteed 100% by the Deposit Guarantee Corporation of Manitoba.



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# RRSP Deadlines

You may contribute at any time during the year. Contributions made during the first 60 days of any year may be deducted for the current or the immediately preceding taxation year.

CRA has confirmed that if the last day of the 60-day period falls on a Saturday or Sunday, the deadline will be extended to the following Monday.

If you are contributing by mail, your application and/or deposit must be received by the plan issuer on or before the contribution deadline.

Source: Understanding RRSPs, a booklet available at Casera's neighbourhood branches or available for download at [www.caseracu.ca](http://www.caseracu.ca) > Personal Solutions > Investing > RRSPs.



## 4 Important Financial Lessons for Young People

### 1. Start saving early

It's never too early to get a jump on saving, no matter what your age. Whether it's candy, a special toy or a new video game, teach your kids the value of delayed gratification by encouraging them to save for the things they want.

### 2. Teach kids about budgeting

The sooner kids learn how to manage expenses, the better. Give your kids an allowance and explain to them that once they've spent it, it's gone until next month. Show them how they can stretch their dollars to last all month.

### 3. Consider opening an RESP

A Registered Education Savings Plan (RESP) is a great way to save for a child's post-secondary education. A parent, grandparent, spouse or common-law partner can make contributions to the plan. These contributions are not taxable, as long as the money stays in the RESP. When it comes time for the beneficiary of the plan to begin their post-secondary education, the accumulated funds can be used to help finance their schooling.

### 4. Model the right behaviour

Kids learn by watching, so demonstrate the right financial behaviours for them. Encourage saving, show them the family budget, and avoid those impulse purchases.

## Struggling with your finances? We can help.

According to a recent Angus Reid Institute study, one-quarter of all Canadians say they're facing severe financial hardship. The study found that one in four people surveyed report they've had to borrow money to buy groceries. One in five (21 per cent) said they couldn't afford dental care.

The study asked respondents about 12 financially difficult situations, such as whether they've had to use a food bank or missed a bill payment. The respondents were grouped into four categories, one of which was labeled "struggling" (those who have experienced at least four of the 12 situations). Roughly 16 per cent of Canadians fell into the "struggling" group.

If you're struggling with your finances, help is available. Casera has a wide range of products and services available to help you manage your money, maximize your savings and reduce the cost of your debt. Call or drop by a neighbourhood branch today — we'd be happy to help.