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# credit union **Casera** NEWS

NEWSLETTER OF  
**Casera Credit Union** | July 2018



## *Celebrating Community*

The 2018 Casera Community Awards were presented at the AGM. We were proud to present Leadership Awards to a lifelong promoter of Transcona, Peter Martin, and longtime politician and community leader, Daryl Reid, and an Enrichment Award to L'Arche Tova Café, the bistro that fosters inclusion and belonging to community members with developmental disabilities.

*For story and photo,  
see page 2.*

## *Continued Growth. Strong Future*

Casera held its 66th Annual General Meeting on April 17th at Club Regent Casino Hotel. Among the highlights of 2017, as reported by Board Chair Robert Riddell and CEO Brent Thomas, was the credit union's continued growth, with assets of \$374 million and deposits of \$344 million. Both figures were increases over 2016.

"The ongoing management of our resources helped us maintain a stable financial position in 2017, and coupled with the continued loyalty of our membership, Casera's outlook remains strong," noted Thomas.



Casera's achievements were highlighted at the AGM.

Also announced at the AGM was the 2018 launch of Qtrade Investor, a credit union-wide initiative that provides low fee, do-it-yourself online investing through one of Canada's best online brokers. Qtrade Investor and its parent company, Aviso Wealth, are owned by credit unions, including Casera. You can read more about Qtrade Investor on page 4 of this newsletter.

Members also heard operational updates from representatives of Casera's youth branches — Transcona Collegiate's Titan Credit Union (which celebrated its 20th anniversary in 2017) and Dakota Collegiate's Lancer Credit Union. We are proud of the many young co-operators who benefit from this business-education partnership between Casera, their high schools and school divisions.

credit union  
**Casera**

**4.99% for 5-Year  
Fixed Term\***

**Contest runs from May 1  
to July 31, 2018**

See page 2 for more info | \*Rates subject to change

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## CEO's Desktop

Because every member has a different reason or capacity for investing, Casera offers a wide range of investment options — from Term Deposits and TFSAs to financial planning by investment specialists and Qtrade Investor, our new do-it-yourself online brokerage.

This variety makes it easy for everyone to set financial goals and save for the future. If you're new to investing or a seasoned investor, you can take advantage of a free, no obligation consultation with one of our investment specialists. They'll answer your questions, analyze your needs, determine your goals, discuss the options, identify opportunities and initiate an action plan. They'll help you choose the right investment products based on your objectives, family situation and tax scenario.

Or, you can self-manage your investments with Qtrade Investor, a credit-union owned online and mobile trading platform that provides real-time quotes, analysts' recommendations, investment screening tools, and model portfolios. Best of all, Qtrade Investor offers \$8.75 stock trades, regardless of your account value, and \$6.95 stock trades for more active traders.

For more information about Qtrade Investor, check out the story on page 4.

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



**In the Photo Above:** (L-R) Daryl Reid (MLA for Transcona, Retired), Robert Riddell (Board Chair, Casera), Peter Martin (Transcona Legion, Branch #7), Jim Lapp (Community Leader, L'Arche Winnipeg), Ross (L'Arche community member), Rob Dejonge (Manager, L'Arche Tova Café), Carley Molner (Server Supervisor, L'Arche Tova Café), Diane Truderung (Director of Fund Development and Communications, L'Arche Winnipeg), and Brent Thomas (CEO, Casera).

## Awarding Community Leadership & Enrichment

### Casera Community Leadership Award – Peter Martin

Peter Martin learned from his father, Sir Paul Martin, that it is essential to give back to the neighbourhoods in which you grew up. Following in his father's footsteps, Peter has focused on helping educate young people about fallen soldiers through the No Stone Left Alone program. He has also been instrumental in spearheading or supporting some vital community initiatives, including chairing a committee at the Transcona Historical Museum that oversees the protection and conservation of CN 2747, the first steam locomotive built in western Canada.

### Casera Community Leadership Award – Daryl Reid

Daryl Reid understands that personal involvement is key to building vibrant neighbourhoods. Transcona has been fortunate to have Daryl as a citizen because his commitment and work over many decades exemplifies community leadership. Daryl was elected to the Manitoba Legislature in 1990 and subsequently served for 26 years, five of them as Speaker of the House. Throughout his career, Daryl worked tirelessly to serve his constituents and in his capacity as an MLA supported funding for seniors, veterans and neighbourhood community clubs.

### Casera Community Enrichment Award – L'Arche Tova Café

L'Arche Tova Café embodies the spirit of community. Launched in 2012 to further the caregiving mission of L'Arche Winnipeg, the Transcona bistro helps foster inclusion, understanding and belonging to community members with developmental disabilities. The restaurant provides job training and meaningful employment for L'Arche community members who enjoy serving and interacting with guests. Since opening, L'Arche Tova Café has worked hard to break down social barriers, creating a place where participants are accepted and valued.

## Amex Travellers Cheques Discontinued

Please be advised that as of August 31st, Casera Credit Union will no longer be authorized to sell American Express (Amex) Travellers Cheques. Amex is terminating the agreement. We will, however, still accept and redeem the cheques because they do not expire.

**Hop to your neighbourhood branch and take advantage of our special rate on personal loans. Best of all, you could win an iPad.**

**PERSONAL LOAN OFFER:**  
 4.99% for 5-Year Fixed Term\*

Contest runs from May 1 to July 31, 2018.  
 Prize draws held on August 3, 2018.

Contact your neighbourhood branch for contest details or go online at [www.caseracu.ca](http://www.caseracu.ca) > About Us > What's New for more information.

\*Rates subject to change



CEO Brent Thomas speaks to members of the North East Biz Exchange. The event was part of the business group's ongoing speaker series.

## Casera's CEO Presents

On June 14th, CEO Brent Thomas spoke to members of the North East Biz Exchange, a local business group, at L'Arche Tova Café. His presentation, entitled Achieving Success in a Changing Financial Services Landscape, provided an overview of Casera's history and its supportive role in the community and focused on the benefits of membership in a credit union.

## RECOGNIZING ELDER ABUSE

On June 15th, our staff wore purple in recognition of World Elder Abuse Awareness Day. Casera, along with Manitoba's other credit unions, continues to work together with Prevent Elder Abuse Manitoba (PEAM) to develop policies and training to help our staff recognize and prevent financial abuse.



Financial abuse, the most common abuse of elders, is defined as the illegal or unauthorized use of someone else's money or property. It also includes pressuring someone for money or property.

*If you or someone you know is being abused, financially or otherwise, contact the police or phone the confidential, 24-hour Seniors Abuse Support Line today.*

## SHARE & WIN \$100 for You and a Friend

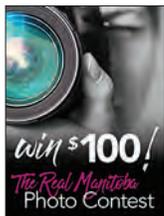


Donna Waslenko (left), Senior Financial Services Officer at Casera's Kildare branch presents \$100 to the winners of Casera's 2018 quarter-one SHARE & WIN draw, member Jessica Cottrill (right) and new member Brennen Kozak (not available).

Just fill out the SHARE & WIN form with your friend or family member and have them return it to a neighbourhood branch. The completed form is your entry into a quarterly draw, and both of you will have a chance to win \$100 each.

The new member must meet some qualifying criteria — they must open an account and maintain at least one product, such as a chequing account, GIC, personal loan or mortgage. The SHARE & WIN referral also pays for their required \$5 share.

Download SHARE & WIN forms at [www.caseracu.ca](http://www.caseracu.ca) > What's New > SHARE & WIN or you can pick one up at your neighbourhood branch.



## Snap to it!

You could WIN \$100 by having your photo featured in the 2020 edition of the Manitoba Credit Union calendar. Photographs may be of any subject but must appear in a horizontal format and taken in Manitoba. Deadline for submissions is December 1st, 2018.

Visit [www.creditunion.mb.ca](http://www.creditunion.mb.ca) > Real Manitoba Photo Contest for more information.

## Member News

### FAT CAT® Winners

March – John R. Pelletier

April – Taylor Williamson

May – Jack White

### 2018 Bursary Recipients

#### Calvin Christian School

Matthew Tiede

#### College Pierre Elliot Trudeau

Emily Klapprat  
Gideon Dauphinais

#### Dakota Collegiate Institute

Guezz Quizon

#### Immanuel Christian School

Melannie Tetisma

#### Murdoch MacKay Collegiate

Austin Ducroix

#### Springfield Collegiate Institute

Amy Therrien

#### Transcona Collegiate Institute

Ainsley Brown

### Casera Holidays 2018

August 4.....Casera Holiday

August 6.....Terry Fox Day

September 3.....Labour Day

October 8 .....Thanksgiving Day

### Update Your Calendar

Member Appreciation Week (National Co-op Week) will be held October 15th to the 19th.

You can also help us celebrate International Credit Union Day on Thursday, October 18th.

## 100% Deposit Guarantee

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



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# Term Deposits

## Flexible and Secure

Term deposits have guaranteed rates and are secure savings vehicles for short or long-term investments — you determine the amount and frequency of your deposits and select the term that suits you best.

Fixed term deposit accounts are available in amounts of \$1,000 or more while redeemable term accounts are obtainable at a minimum of \$500. The rate of return is guaranteed for 12 months, with no penalties for early withdrawal.

Term lengths range from 30 days to five years. Earned interest is compounded in the account and paid annually or at maturity. Like all deposits at Casera, term deposits are 100 per cent guaranteed by the Deposit Guarantee Corporation of Manitoba.



## Announcing Qtrade Investor

Casera has partnered with Qtrade Investor to provide do-it-yourself online investing from one of Canada's best online brokers.

Qtrade Investor is Canada's top-ranked online brokerage according to The Globe and Mail, MoneySense and Survisor. It boasts online and mobile trading platforms, low fees, helpful tools and resources, and outstanding client service. Plus, Qtrade Investor and its parent company, Aviso Wealth, are owned by credit unions, including Casera.

### Why choose Qtrade Investor?

- smaller price, bigger value
- \$8.75 stock trades, with no minimum account size or number of trades
- \$7.75 stock trades for young investors, aged 18-30
- \$6.95 stock trades for more active traders and those with larger accounts
- 100 commission-free ETFs (Exchange-Traded Funds)
- outstanding client service

### Investment Choices

- stocks
- ETFs
- mutual funds
- bonds
- GICs (Guaranteed Income Certificates)
- high-interest savings accounts
- options
- new issues / IPOs (Initial Public Offerings)



For more information about Qtrade Investor, contact a Casera Investment Specialist today.

Online brokerage services are offered through Qtrade Investor, a division of Qtrade Securities Inc., Member of the Canadian Investor Protection Fund.

## How are mortgage rates set?

After years at or near historic lows, interest rates have started to rise. That's great news if you're a saver, but what does that mean for mortgage rates?

If you're in the market for a mortgage or considering renewing one, you may be interested to know how the Bank of Canada rate affects mortgage rates.

While lending rates may sometimes coincide with central bank rates, the reality is that most mortgage rates — particularly locked-in, longer-term ones — are dictated primarily by rates in the bond markets, not the central banks' rates as many people believe.

Mortgage rates often drop or increase without movement at the central banks. In fact, mortgage rates often lead the way, up or down, for the central bank rates. In that sense, mortgage rates provide a more sensitive indicator of where interest rates are generally headed. Bond rates also dictate longer-term GIC rates typically.

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