



Help Casera Grow
Financial Management
Long Service Awards

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credit union Casera NEWS

NEWSLETTER OF
Casera Credit Union | January 2018



You're invited to Casera's
Annual General Meeting
on Tuesday, April 17th,
2018 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.

Want to become a director?
Find out more about the
process on page 2.

Please join us.

*Your vote is essential
to Casera's future.*

Do You Know a Neighbourhood Hero?

As a credit union, we understand that the value of a community lies in the people who live and work in it. Great people invest time and energy in building great neighbourhoods in Transcona and St. Vital and it's these men and women and their organizations that we'd like to acknowledge with our third annual Casera Community Awards.

"There are so many dedicated volunteers who should be recognized for the countless hours of effort they put in," explains Brent Thomas, Casera's CEO. "The people who volunteer their time within community clubs, sports teams, service clubs, church groups, and nonprofit agencies — and these organizations themselves — should be acknowledged for all the significant work they do."

The Casera Community Awards were established in 2016 to show appreciation for the good deeds of these volunteers and organizations. Since then, three deserving individuals have been honoured with Community Leadership Awards and two nonprofit groups received Community Enrichment Awards. Thomas says it's gratifying to thank the recipients for their visionary leadership and tireless volunteer work.

"We're always proud to pay tribute to the community builders in Transcona and St. Vital, and it's exciting to be searching for Casera's next neighbourhood heroes," he states.

You can help us find a neighbourhood hero. Nomination forms are available at Casera's branches, or they can be downloaded at www.caseracu.ca. Deadline for nominations is March 15th, 2018. The awards will be presented at Casera's Annual General Meeting in April.



**Casera
Community
Awards**
Leadership and Enrichment

**Can we have your
email address?**

Your email address
could win you \$100.



Call or drop by your
neighbourhood branch
for more details.

credit union
Casera

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



CEO's Desktop

Looking back on 2017— and forward to 2018— we can continue to be hopeful for our nation's economic future and thankful for the continued efforts of Casera's staff to provide our members with innovative financial solutions and our communities with contributions of support.

Canada's economy continues to perform well, although economic measures, such as this past summer's federal interest rate hike could bring some uncertainty to the country's financial system. Where we sit today, a stable and sustainable economy is good for our country, our province, and our communities.

Alongside Casera's commitment to community, our hardworking staff is one of the pillars of our success. Over the course of the year, employees spearheaded Casera's support for numerous community organizations, including The Dream Factory, United Way, Transcona Food Bank, Breast Cancer Research, Christmas Cheer Board and various youth groups. Throughout 2017, our staff worked hard to ensure that new technologies, including Personal Financial Management (PFM), rolled out seamlessly and that our members continued to receive the kind of personalized service for which our credit union has become known.

Many thanks to Casera's exceptional staff for their never-ending commitment to excellence.

Best Regards,
Brent Thomas Chief Executive Officer

HELP CASERA GROW Join Our Board of Directors

Casera Credit Union is seeking a member with business acumen supported by many years of business experience to join its Board of Directors. As a forward-thinking organization with a long history of innovation, the board works cooperatively to establish Casera's short-term business goals and long-term strategic direction.

The Board seeks candidates who possess 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 and strategic planning.

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 2, 2018.

Personal Financial Management NOW HERE!



Have you used Casera's Personal Financial Management (PFM) system yet? It's a smart and secure way to view your accounts and understand your money. And it's free!

- built-in spending and budgeting tools show you how and where you save and spend your dollars
- see transactions in easy-to-understand daily charts and graphs
- create budgets based on your saving and spending patterns

To learn more about Personal Financial Management, check out our video tutorial at bit.ly/personalfinancialmanagement

Thank You & Congratulations Long Service Award Recipients



Krista Gmiterek
5 years



Heather Koniak
5 years



Ashley Guy
10 years



Shaylene Hurl
10 years



Donna Waslenko
15 years



Bev Self
25 years

2017 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, 2017.
- Cash dividends will be credited to members’ accounts by January 29th, 2018. 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% share dividend to members holding Preference Shares of Casera Credit Union on record for the 12-month period ending December 31st, 2017.
- Cash dividends will be credited to members’ accounts by January 29th, 2018. 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 \$3.9 million in dividends to its members.

Member News

FAT CAT® Winners

September – River Doupe-Ducharme

October – Aedon Doupe-Ducharme

November – Mason Klatt

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 Holidays 2018

January 1	New Year’s Day
February 19.....	Louis Riel Day
March 30.....	Good Friday
May 21	Victoria Day
July 2	Canada Day (Observed)
August 4.....	Casera Holiday
August 6.....	Terry Fox Day
September 3.....	Labour Day
October 8	Thanksgiving Day
November 12	Remembrance Day (Observed)
December 25.....	Christmas Day
December 26.....	Boxing Day
January 1, 2019	New Year’s Day



Casera Supports United Way

We launched our United Way Campaign in October in support of the organization’s community programming. Our participation included collecting gently used cold weather clothing for Koats for Kids.

BRINGING GOOD CHEER

TO THE HOLIDAYS

Every year around the holidays, Casera staff participates in several community initiatives, including putting together hampers for the Christmas Cheer Board, wrapping gifts at Kildonan Place in support of Breast Cancer Research and decorating a tree for Transcona BIZ at its Winter Wonderland, which aids the Transcona Food Bank.



It’s RRSP season.

*Contributions are tax deductible.
Income earned is tax sheltered.*



Don’t forget.
The deadline for contributions is March 1st, 2018.



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100% Deposit Guarantee

At Casera, all deposits are guaranteed 100% by the Deposit Guarantee Corporation (DGCM) of Manitoba.

DGCM is the deposit guarantor for Manitoba's credit unions and is required by law to guarantee without limit, all deposits you make with your credit union. The guarantee, however, does not cover non-deposit instruments, such as common shares, surplus shares, preferred shares, mutual funds and self-administered RRSPs.

DGCM guarantees all money placed in a savings or deposit account, including any interest credited to those accounts. The corporation does not guarantee or insure the equity of a credit union. Equity consists of shares issued by the credit union or other securities and surpluses of the credit union.

If you want to know more about DGCM and its 100% Deposit Guarantee, visit www.depositguarantee.mb.ca.

What Does an RRSP Mean to You? From *Understanding RRSPs**

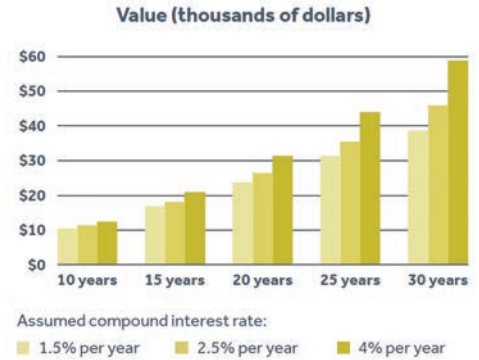
An RRSP allows you to invest money when you can most afford it — during your peak earning years — to build up a comfortable tax-sheltered retirement fund.

The accompanying graph shows the amount you could accumulate by annual RRSP contributions of \$1,000 at the beginning of each year, assuming constant interest rates of 1.5%, 2.5% and 4% per year.

Not only do you invest some money that would otherwise be paid in taxes, but also the earnings of your plan are not taxed until you withdraw them. Since 100% of these earnings can be reinvested and compounded, the growth of your RRSP increases rapidly over the years, as the graph shows.

Your retirement savings will also increase significantly if you make each RRSP contribution as soon as allowed, for example, early in the year.

*Download the online booklet, *Understanding RRSPs* at www.caseraacu.ca/Personal/Investing/RRSPs



Travelling this Winter? Don't Forget Travel Insurance

Studies show that many Canadians who travel in Canada (*but outside of their home province*) don't purchase travel insurance, assuming — often mistakenly — that their provincial government or employee health plans will cover everything. All too often that turns out not to be the case.

Expenses such as prescription drugs, air ambulance service, X-rays and other costly procedures may not be covered by your plan when you're outside Manitoba — even if you're still in Canada. Therefore, if you're planning a winter vacation, it's a good idea to include purchasing travel insurance as part of your trip. It's also a good idea to carry proof of that travel insurance with you, along with the name and phone number of the insurance provider. You may also want to leave a copy of the details with a neighbour or close relative, just in case you lose your copy.

Casera offers travel insurance through the CUMIS Travel Insurance Program. For more details, drop by your neighbourhood branch, call CUMIS at 1-877-885-2847 or check out www.cumis.com.

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

