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# credit union **Casera** NEWS

NEWSLETTER OF  
Casera Credit Union | April 2017



## AGM REMINDER

As a voting member of Casera, you're invited to join us at our Annual General Meeting. Our Board of Directors and management will review the financial results of 2016 and outline our future business opportunities.

### DATE:

Tuesday, April 18th, 2017

### LOCATION:

Club Regent Casino Hotel

### TIME:

Registration and meet the candidates at 6:00 p.m.  
Meeting begins at 7:00 p.m.

# SHARE & WIN

At Casera, our loyal members remain our strongest supporters. Our last two member surveys (in 2014 and 2016) show that 93% of members are satisfied with Casera and that 94% would recommend the credit union to their friends and family.

"Those are the kinds of numbers that tell us we're doing a good job and that we're worthy of being recommended to new members," says Brent Thomas, Casera's CEO.

To encourage current members to continue recruiting new members, Casera has launched SHARE & WIN; a new friend referral program that Thomas explains gives members even more reason to tell their friends and family about Casera.

"It's a way for members to show their loyalty to Casera and at the same share in the chance of winning money," he says. "After the current member fills out a SHARE & WIN form and the new member returns the completed form, both are entered into a quarterly draw for 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.

Brent Thomas says SHARE & WIN is a fun way for members to engage their friends and family. "We've earned their loyalty and trust, and we'd like them to continue telling people close to them about the benefits of dealing with Casera."

Dreams are just great ideas waiting for financing.

Need a personal loan? Call or visit your neighbourhood branch or [caseracu.ca](http://caseracu.ca) for details.

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



## Won't You Join Us for a Walk

The 13th annual Olympic Building Centre's Walk with L'Arche takes place on Sunday, May 7th, 2017. Every year, Casera members and staff enjoy a day walking around Transcona in support of L'Arche Winnipeg's efforts to develop homes and vocational opportunities for people with intellectual disabilities.

Registration is at 12:30 p.m. at Oxford Heights Community Club, 359 Dowling Avenue and the walk begins at 2:00 p.m. Registration and pledge forms are available at the L'Arche Winnipeg Office and L'Arche Tova Café, or you can register online at [www.larchewinnipeg.org](http://www.larchewinnipeg.org).

## CEO's Desktop

You may have heard or read media reports about Canada's biggest banks applying high pressure sales tactics to upsell products and services to boost profit. This is unsettling to the broader financial industry because it creates a sense of mistrust that all financial service providers operate like this.

Nothing could be further from the truth. While all financial institutions are motivated to be profitable, credit unions are unique because they are member-owned. Meeting the needs of our members (who are also our shareholders) and the community are always priorities.

At Casera, we have a member-centric approach, which means we seek to develop deeper and broader business relationships with our members. We want to be our members' primary financial institution so that means doing the right things to earn their trust. We strive to provide personalized service that puts our members first. We sell solutions, not products.

There will always be a sales culture in the financial services industry but maintaining a balance between people and profit is essential. At Casera, we understand that if we don't take care of our members, some other financial institution will. That's why we work so hard to meet our members' financial needs.

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

## A Summer of Fun, Friends & Memories



Give your kids a summer they'll remember. Enrol them at Camp Wannakumbac, a cooperative venture for young people aged 8 to 15 located on the west shore of Clear Lake. The camp provides exciting outdoor experiences as well as leadership and personal growth opportunities.

For details, pick up a brochure and application form at your neighbourhood branch or visit [www.wannakumbac.com](http://www.wannakumbac.com).

## Take Advantage *Camp Subsidies for Low-Income Families*

To help as many children as possible attend summer camps, the Manitoba Camping Association's Sunshine Fund offers subsidies to low-income families. Your family may qualify for maximum subsidies of \$700 per child per year. For more information, visit [www.mbcamping.ca](http://www.mbcamping.ca).



Our members' dream clouds are posted in every branch.

## You Helped Kids' Dreams Come True

In March, many Casera members purchased a "dream cloud" at their neighbourhood Casera branch to help The Dream Factory fulfil the dreams of Manitoba kids battling life-threatening illnesses. Our staff also joined in the Month of Dreams activities by donating money in exchange for the opportunity to wear jeans every Friday throughout March.

For more information, check out [www.thedreamfactory.ca](http://www.thedreamfactory.ca).

# 2016 Member Survey

The results of Casera's 2016 Member Survey are in, and our members again voiced their satisfaction and support for the excellent products and exceptional service we offer.



However, the survey also showed that some of our members remain unaware of several products, services and features that are available at Casera, including the 100% deposit guarantee through the Deposit Guarantee Corporation of Manitoba and our do-it-yourself online brokerage. Check out page 4 of this newsletter for more information about the deposit guarantee and Casera's online brokerage.

## Member News

### FAT CAT® Winners

- December – Emerson Zurawecki
- January – Jaydon Denomme
- February – Baylee Cesmystruk

### Branch Closures

- May 22 ..... Victoria Day
- July 1 ..... Canada Day
- July 3 ..... in addition to Canada Day
- August 5 ..... Casera Holiday
- August 7 ..... Terry Fox Day
- September 4 ..... Labour Day

### Member Appreciation 2017

Member Appreciation Week will be held October 16th to 20th. International Credit Union Day will also be celebrated on October 19th. Watch for details about planned events.

### Direct Deposit & Auto-Debit Notice

Some members with direct deposit and/or auto-debit(s) may experience transaction rejections or delays caused by incorrect account information. If this has happened to you, please contact your branch before May 1st, 2017 with the correct information. As of May 1st, we will be charging \$5 for each direct deposit and/or auto-debit(s) transacted with the incorrect information.

## Casera was Present at the Tri-School Career Fair

On April 12th, Casera participated in the first ever Tri-School Career Fair at Transcona Collegiate. Students and parents from Murdoch McKay, College Pierre Elliot Trudeau and Transcona Collegiate attended the event, which featured over 40 different companies and organizations.

Casera staff members, Serena Streilein, Heather Dufresne and Ashley Guy, talked with students, parents and teachers throughout the fair about career opportunities in the financial services industry and the many benefits of working at Casera.

## Uncomplicated Mortgages



Casera's great rates, expert advice and personal service make financing a new home easier than ever.



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Casera can help you reduce your debt load. Call or drop by your neighbourhood branch today.

## Save 20% on TurboTax

Receive a 20 per cent discount when you use TurboTax this tax season. All calculations are 100 per cent accurate, and returns are double-checked to ensure that you get all the deductions and credits available. Best of all, when you file online with TurboTax, you'll receive your refund in as little as eight business days.

## 100% Deposit Guarantee

At Casera, all member deposits are guaranteed 100 per cent by the Deposit Guarantee Corporation of Manitoba (DGCM). DGCM is the deposit guarantor for Manitoba's credit unions and is required by law to guarantee without limit, all the deposits you make with your credit union. The guarantee covers all money placed in savings or deposit accounts, including any interest. The corporation does not guarantee a credit union's equity, which consists of shares issued or other securities and surpluses.

For more info, visit [www.depositguarantee.mb.ca](http://www.depositguarantee.mb.ca).

## Concerned about debt? WATCH FOR THE WARNING SIGNS

Mortgages, lines of credit, car loans, credit cards, student loans — when it comes to debt, there's no shortage of ways for it to accumulate. Almost everyone takes on debt at some point in their lives; it's what allows us to make major purchases like a home or a car, particularly when we're just starting out.

### ***But how much debt is too much? And how do you know where to draw the line?***

Strictly speaking, the rule of thumb is that the total of all your monthly debt payments, combined with the cost of utilities and taxes on your home, shouldn't exceed 40 per cent of your monthly income before taxes. This differentiation is called the Total Debt Servicing Ratio (TDSR).

However, your TDSR only tells part of the story. The real warning signs are in your day-to-day behaviour.

### ***Here are some telltale signs:***

- You struggle to pay your bills on time
- You often resort to living off your line of credit
- You routinely spend more than you earn each month
- You aren't able to pay your credit card bills in full
- You're losing sleep over money matters

If you recognize some of these warning signs, it may be time to take a closer look at your finances. Perhaps you need to rework your household budget or consider consolidating some debt.

*We can help with that. Call or drop by your neighbourhood branch today.*

## Do-it-Yourself Investing

***Did you know that Casera offers a do-it-yourself, online wealth management option through Credential Direct.™\* Whether you're actively trading on the stock market or investing casually, Credential Direct® provides a dedicated team of experts and leading-edge technology that allows you to take control of your portfolio.***

Online trading through Credential Direct® is fast and flexible. You don't require \$50,000 or more to receive preferred pricing, and the company offers the lowest trade minimum in Canada — 10 web-based stock or options trades within three months for \$8.88 per trade. You receive in-depth research, access to full company reports and independent analysis free of charge. For more information, talk to a Casera investment specialist today.

\* Credential Direct® is a division of Credential Securities Inc., and operates as a separate business unit. Credential Securities Inc. is a Member of the Canadian Investor Protection Fund. ™Credential is a registered mark owned by Credential Financial Inc. and is used under licence.



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