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# credit union **Casera** NEWS

NEWSLETTER OF  
Casera Credit Union | July 2016



## INTERAC FLASH®

Interac Flash is Canada's first contactless debit solution.

It allows you to pay for everyday purchases quickly, securely and conveniently by simply holding your Interac Flash-enabled bank card in front of the reader at checkout. You can use it at merchants across Canada — wherever you see the *Interac Flash* logo.

For more information, check out page 2.

## Celebrating Achievements

Casera held its 64th Annual General Meeting on April 18th at Club Regent Casino Hotel. In their reports, Robert Riddell, Casera's President, and Brent Thomas, CEO, focused on the credit union's achievements and continued growth in 2015.

According to Thomas, net income for the year was \$1.7 million, total equity reached \$22.5 million, and assets grew by 4.54 per cent to \$360.3 million. A total of \$120,100 was paid out as share dividends to members.

"In 2015, we took a deliberate and disciplined approach to governing growth and keeping our credit union in a financially stable position," Thomas said. "As a result, we're moving forward while anchored firmly to a strong financial foundation."

Members also heard good news from Casera's two youth branches — Transcona Collegiate's Titan Credit Union and Dakota Collegiate's Lancer Credit Union. Presentations from both organizations highlighted the success of their operations and the fun they all have running credit unions within their schools.

Since Casera is celebrating its 65th year in 2016, we took advantage of the AGM to share this momentous anniversary with members. A heritage photo gallery was displayed, and a special cake served.

"We're proud of our past, and we're looking forward to even more success in the future," said CEO Brent Thomas.



Members learned about Casera's achievements and continued growth in 2015.

## Uncomplicated Investing

TFSAs | RRSPs | RRFs | RESPs | High Yield Savings

Trustworthy advice. Great rates.  
Personalized service.

5 Year GIC\*  
**2.25%**

\*Subject to change without notice.



Simply put, we trust Casera with our portfolio.

credit union  
**Casera**

Uncomplicated Banking

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## CEO's Desktop

The landscape of branch banking is, like everything else in Canada's financial industry, being reshaped by technology and the changing needs of Canadian consumers. Gone are the days of weekly visits to your neighbourhood branch to cash cheques, pay bills and withdraw funds for the week. Thanks to ATMs, smartphones and online banking, you can now make all those transactions at any time of the day, wherever you are in the world.

These technological changes have affected the way Casera's members interact with us. People still stop by their neighbourhood branches, but not as often (a 2014 survey showed that 61 per cent of members visit their branch once a month or less). They're still making appointments to ask us about big-ticket mortgage and lending advice, but everyday cash transactions are decreasing.

What this tells us is that the days of constructing large brick and mortar branches are over. Any future Casera locations will have smaller footprints, which could enable us to broaden our geographical reach. While we expect most members will continue banking electronically, we'll always be available to provide the personalized advice and service we've long been recognized for.

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

# Strolling in Support

On a sunny day in May, 370 people — including an enthusiastic contingent of Casera staff, friends and family — enjoyed a stroll through Transcona in support of the Olympic Building Centre's Walk with L'Arche. A total of \$69,000 was raised to assist L'Arche Winnipeg in its good work.



Our team enjoyed supporting L'Arche Winnipeg.

## COMING SOON **Interac Flash®**

**A quick, easy and secure way to pay for small purchases — up to \$100.00 — without having to swipe or insert your MemberCard.**

Just look for the Interac Flash logo on contactless terminals at the checkout. When prompted for payment, hold your card in front of the terminal. When you hear the beep and/or see the "approved" message on the terminal, your transaction is complete and your purchase was automatically debited from your bank account.



Interac Flash uses EMV® secure chip processing to protect consumers against fraudulent activity, including skimming, counterfeiting, transaction replay types of fraud, and tactics such as electronic pickpocketing.

The estimated launch date is late July 2016.

## Casera Celebrates Canada Day & the Festival of Banners

*Once again, Casera was proud to join Transcona BIZ in celebrating Canada Day. Part of the annual summer festivities is the Festival of Banners, a cooperative venture between the BIZ and Transcona River East School Division, which invites students to create art for the banners that adorn downtown Transcona from June 2016 to May 2017. Over 800 submissions were judged this year and 42 pieces of art will be painted by the students on blank banners. Casera sponsored second place cash prizes for the different age groups.*



Award winners worked hard painting their banners.



## IMPORTANT NOTICE – SERVICE CHARGE CHANGES

Service charges will be adjusted August 1st, 2016. View updated charges at [www.caseracu.ca](http://www.caseracu.ca).

# June was the Month of Dreams



Throughout June, many members purchased a "dream cloud" at their neighbourhood Casera branches for a minimum \$2 donation. Monies raised went to helping The Dream Factory fulfill the dreams of kids battling life-threatening illnesses. The clouds (and our members' dreams) were displayed in our branches until June 30th.

For more details, check out [www.dreamfactory.ca](http://www.dreamfactory.ca).

## Thank You Members

### FOR DONATING TO THE RED CROSS ALBERTA FIRES APPEAL

Thanks to the compassion and generosity of our members and staff, Casera raised \$2,330.13 for the Red Cross in support of victims of the Alberta wildfires and those in Fort McMurray who lost homes and livelihoods in the disaster. The funds Casera raised will also be matched 100% by the Government of Canada.

## Sponsoring SOS

It's been Casera's privilege since 2007 to assist Save Our Seine (SOS) in conserving the Seine River and Bois-des-Esprits in St. Vital and St. Boniface, as well as helping them educate young people about the environment. Through our ongoing support — which includes sponsoring SOS's maintenance team of River Keepers — the organization is able to preserve the waterway and its parkland for all of us to enjoy.

For more information about SOS, check out [www.saveourseine.com](http://www.saveourseine.com).



## Member News

### FAT CAT® Winners

- March – Cassidy Jadick
- April – James Klimchack
- May – Brady Flett

### Congratulations 2016 Bursary Recipients

**Calvin Christian School**  
Zachary Haaksma

**College Pierre-Elliott-Trudeau**  
Luke Moslenko  
Jayme Menard  
Julia Painter

**Dakota Collegiate**  
Shayna Giesbrecht  
Amy Huynh

**Immanuel Christian School**  
Aveline Vandermeulen

**Murdoch MacKay**  
Kyle Whittmeier  
Bendrine Klassen

**Springfield Collegiate**  
Nicole Lamoureux

**Transcona Collegiate**  
Kristen Fraser  
Tesa Dunits

### Holiday Reminder

Branches will be closed July 30th to August 1st inclusive (Civic Holiday), September 5th (Labour Day) and October 10th (Thanksgiving Day).

### Upcoming Events

Keep your eyes and ears open for news about Member Appreciation Week and International Credit Union Day, scheduled in October.



Honouring volunteer leaders and nonprofit groups that make a difference in our communities.

Nomination forms are available at Casera's branches, or for download at [www.caseracu.ca](http://www.caseracu.ca).  
Deadline August 15th, 2016. Awards presented in October.



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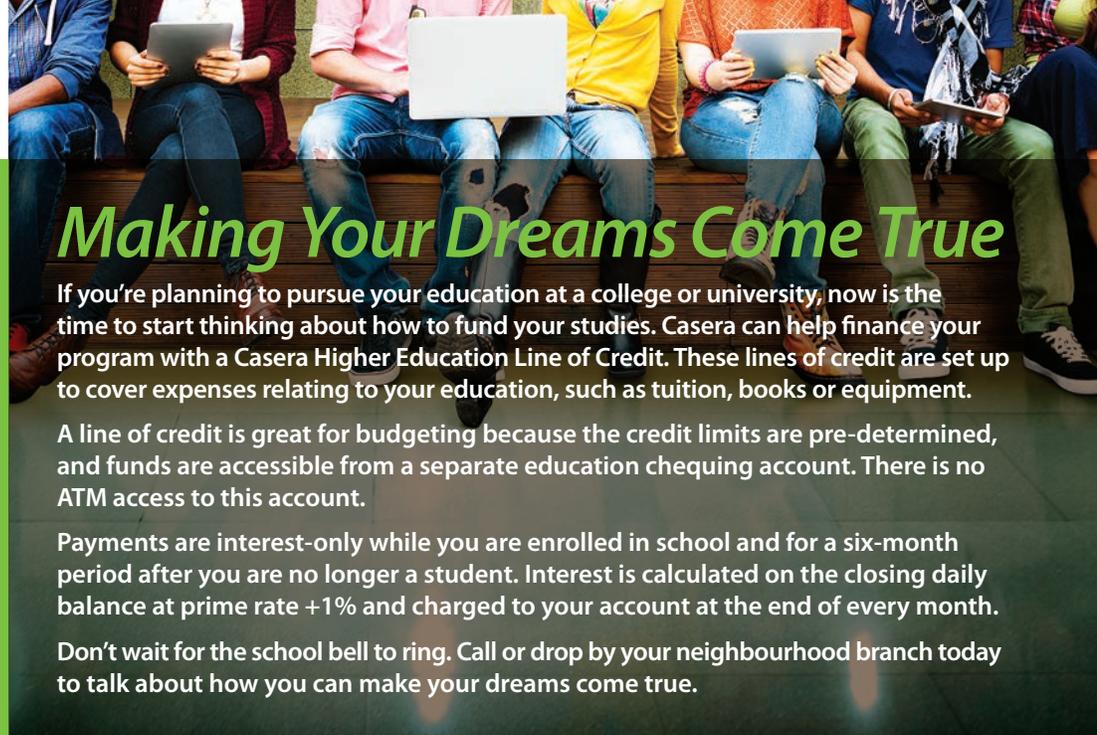
# Beware of Card Skimming

Card skimming, the practice of illegally collecting data from debit or credit cards using bogus devices attached to ATMs, POS terminals or self-serve kiosks, remains a problem, and Casera members are urged to be cautious around swipe-only merchant terminals and movie theatre kiosks.

Casera Member Cards are chip-enhanced, but there are still some terminals in operation that are swipe-only. Interac's deadline for chip-only terminals is September 2016 so until then, exercise caution around swipe-only terminals.

As well, skimming devices have occasionally been detected on local movie theatre kiosks.

Between April 21st and May 25th, some Casera Member Cards were compromised by card skimmers. All affected members were fully reimbursed.



## Making Your Dreams Come True

If you're planning to pursue your education at a college or university, now is the time to start thinking about how to fund your studies. Casera can help finance your program with a Casera Higher Education Line of Credit. These lines of credit are set up to cover expenses relating to your education, such as tuition, books or equipment.

A line of credit is great for budgeting because the credit limits are pre-determined, and funds are accessible from a separate education chequing account. There is no ATM access to this account.

Payments are interest-only while you are enrolled in school and for a six-month period after you are no longer a student. Interest is calculated on the closing daily balance at prime rate +1% and charged to your account at the end of every month.

Don't wait for the school bell to ring. Call or drop by your neighbourhood branch today to talk about how you can make your dreams come true.

## What is the Credit Union 100% Deposit Guarantee?

As a Casera member you've probably heard the phrase, "your deposits are 100% guaranteed at credit unions and caisses populaires," but do you know what the guarantee means?

It's true that all member deposits at Casera 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 the 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 that are not deposits.

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.

Furthermore, DGCM promotes adherence to sound and prudent standards of financial practice by all Manitoba credit unions. This is accomplished through the monitoring and examination programs of the corporation, which also help to ensure that each credit union operates within the requirements of The Credit Unions and Caisses Populaires Act and its Regulations. In addition, an independent, annual audit confirms that each credit union's financial statement presents a true picture of its operating results.

**If you want to know more about DGCM and its 100% Deposit Guarantee, visit [www.depositguarantee.mb.ca](http://www.depositguarantee.mb.ca).**



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