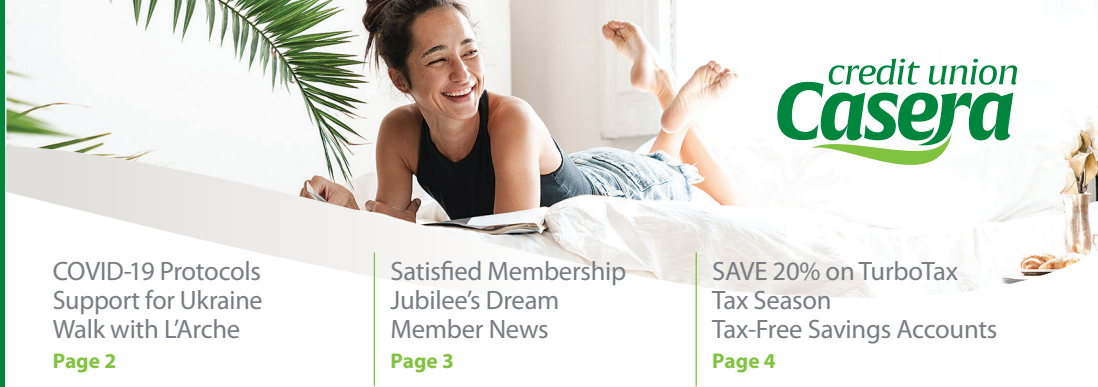


News

Casera Credit Union
April 2022



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Notice of Annual General Meeting

Please join us at Casera's 70th Annual General Meeting via videoconference on Tuesday, April 19, 2022. Annual General Meetings are essential to the ongoing success of cooperative organizations like Casera. With the guidance of voting members, our Board of Directors and management group chart the credit union's course.

Your participation in the cooperative process is vital. To request a videoconference link, RSVP to Serena at **204-958-6302** or **sstreilein@caseracu.ca**.



Get Ready for Online Innovation

One positive change in the financial service industry brought about by the COVID-19 pandemic has been the continuing acceptance of and reliance on existing and emerging banking technologies. Like many other financial institutions in Canada and around the world, Casera is poised to bring even more innovative digital banking opportunities to its members.

In May, Casera converts to an industry-proven digital suite with enhanced online banking, a fresh website, and mobile app capabilities. Brent Thomas, Casera's CEO, says the new technology is part of the credit union's digital transformation.

"Our new digital banking platform will deliver a more robust online experience for members and potential members," he says. "It is more secure, but it also offers a broader suite of electronic services that weren't available with our former technologies."

The new digital banking platform is filled with innovative features. For example, existing members can register for online banking without attending a branch. Additionally, online security is enhanced. After initially logging in with your debit card number, you can create a unique username and password. Security measures also include customizable alerts and two-factor authentication when setting up bill payees and adding recipients to Interac e-Transfer®. You will be able to deactivate devices as well — for example, a lost phone — to prevent access to your accounts.

Beyond these enhanced banking tools, Casera's new digital platform hosts a new website that promises a more user-friendly experience. CEO Brent Thomas says the online banking process will be easier to navigate with an abundance of valuable information.

"After logging into online banking, the first screen is the home page. With just a click, you'll gain access to a financial overview of your assets and liabilities, favourite transactions, activities, and frequently used transactions," he explains. "We're confident our members will appreciate the new website and its online banking capabilities."

As Casera moves closer to transitioning to its new digital banking platform, the branches will be reaching out to members who do not have an email address and/or cell phone number on file. Please contact your neighbourhood branch if you would like to provide this information.



Money Saved. Tax-Free

Long-term plans or short-term goals, TFSA's are ideal for saving money.

Learn more about TFSA's on page 4.



CEO's Desktop

In March 2022, we crossed the two-year mark since the COVID-19 pandemic shut down much of our social and economic lives. It's been a difficult period for all of us. Some have felt the sting of unemployment or business loss. Others have endured time away from loved ones. We're all experiencing the uncertainties of rising interest rates and inflation, not to mention the volatility of world events.

However, thanks to the collective effort of Manitobans to follow government health and safety guidelines and become vaccinated, we are on the cusp of living with COVID-19 differently as restrictions are lifted, and we take advantage of opportunities to consider the future in more promising ways.

The pandemic is reshaping our world, and many of these changes are positive. For example, more and more people embrace the convenience of electronic banking. We have seen video conferencing enhance workplace communication. Online shopping and right-to-your-door grocery delivery are here to stay.

There will continue to be uncertainty, but there is always strength in working together. Let's all be determined to help each other overcome, build, and prosper. Cooperatively, we can create a better world.

Best Regards,
Brent Thomas
Chief Executive Officer



COVID-19 Protocols Modified

Because the Manitoba Government's benchmarks for public health that measure COVID-19 severity showed improvement, restrictions, such as wearing face masks in public spaces and self-isolation requirements after positive tests, were lifted on March 15, 2022.

Face Mask Guidelines

After surveying Casera's members and staff, we determined the following changes to our health and safety protocols:

- While members and staff are not required to wear face masks in our branches, we strongly encourage mask-wearing. Complimentary face masks will be available for members in each branch.
- If members would like the Casera staff serving them to wear a face mask, they only need to ask, and the staff member will accommodate the request.

Other Safety Measures

- Members and staff are strongly encouraged to adhere to physical distancing of 6-feet while in a branch.
- Protective shields remain in place.
- The maximum branch capacity of 10 members is no longer in effect. We strongly encourage a maximum of two members at a time in ATM vestibules.
- Hand-sanitizing stations remain at branch entrances. Members are encouraged to apply sanitizer upon entry and exit.

Ukraine Humanitarian Appeal

The Canadian Credit Union Association, which includes Casera, appeals to Canadians to support Ukraine in its time of need.

The Canada-Ukraine Foundation is collecting funds for humanitarian aid as Ukraine faces increasing violence in its war with Russia. If you can contribute, please donate online at www.cufoundation.ca

Walking in Support of L'Arche

Casera is proud to be a sponsor of the 18th annual Vickar Automotive Group's Walk with L'Arche. The virtual walk takes place on May 7, 2022.

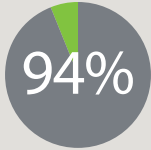
Choose a 1k or 5k route in your neighbourhood. Please take photos of your walk and send them to L'Arche for inclusion in their June "Gratitude" newsletter. Email your pictures to newsletter@larchewinnipeg.org

For more information and to register online, visit www.larchewinnipeg.org.

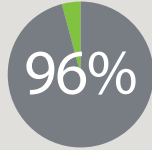
Satisfied Membership

Once again, we asked our members to rate their satisfaction with Casera. The results help us measure our service delivery and fine-tune our products and services.

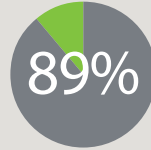
The key results of our 2021 survey include:



of members said Casera meets their overall financial needs and expectations of service (93% in 2020)



of members said they would recommend Casera to friends and family (94% in 2020)



of members said that during the COVID-19 pandemic, Casera took all the steps necessary to meet their financial needs safely (87% in 2020)



Member News

2021 Member Survey \$100 Winners

Doreen Pelisse
Denise Stewart
Cindy Chan

October Celebration

October 17 to 21 is Member Appreciation Week 2022, and October 20 is International Credit Union Day. Watch for more details.

Casera 2022 Holidays

- April 15 Good Friday
- May 23 Victoria Day
- July 1 Canada Day
- July 30 Casera Holiday
- August 1 Terry Fox Day
- September 5 Labour Day
- September 30 National Day for Truth & Reconciliation
- October 10 Thanksgiving Day
- November 11 Remembrance Day
- December 26 Boxing Day
- December 27 ...in lieu of Christmas Day

Email Advantage

Keep up to date and stay in touch. Sign up to receive periodic emails from Casera by sending your email address to talktous@caseracu.ca



Jubilee's Dream

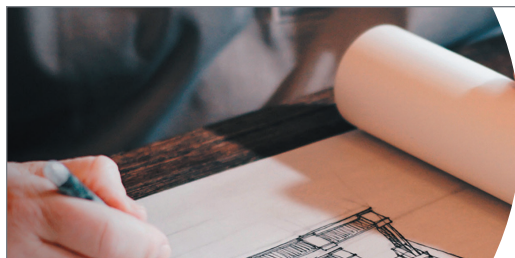
We're proud to be a supportive partner of The Dream Factory as they work to help children struggling with medical hardships fulfill their dreams.

This year, we're honoured to support Jubilee throughout our Month of Dreams campaign in May. Jubilee is a Transcona girl with an adventuresome spirit and a cool wish to swim in the ocean.

Your purchase of a \$2 dream cloud during May's campaign will help make Jubilee's dream come true.

To read Jubilee's story, check out www.thedreamfactory.ca/blog/meet-jubilee

Stay tuned for more details.



Serious About Business?

Casera has the tools for building your business — lending, leasing, lines and letters of credit, full-service chequing, merchant and payroll services, and card payment processing.



SAVE 20% on TurboTax

Casera members receive a 20 percent discount when using TurboTax this tax season.

You can import your tax slips directly into your return with Auto-Fill My Return. All calculations are 100 percent accurate, and returns are checked against over 400 possible credits and deductions to ensure you get every dollar you deserve. There is also a suite of calculators and a collection of articles to assist you.

If you need help or a question answered, a TurboTax specialist can walk you through the software in real-time. Best of all, when you file online with TurboTax, you'll receive your refund in as little as eight business days.

Find the link at www.caseracu.ca > **What's New** or when logged into online banking.

Tax Season is Upon Us

The 2021 tax year is here. When filing your taxes, be sure to turn over every possible stone to yield the best return possible. If you qualify, there are many expenses you can claim against your income to help reduce your amount owed. The best way to find out if you qualify is to talk to an accountant or speak to a representative at the Canadian Revenue Agency.

Here are some examples of potential claimable expenses:

- **At Home Office** If you worked more than 50 percent of the time from home for at least four consecutive weeks in the year due to the COVID-19 pandemic, you can claim a certain amount of that back. Talk to your accountant or visit the CRA website for more information.
- **Childcare** Daycare, summer camp, overnight boarding school and in-home caregivers.
- **Vehicle Expenses** If you use a vehicle for work, you may be eligible to claim related expenses, including gasoline, licensing fees, insurance, some maintenance and repairs, and even the interest on borrowed money to purchase the vehicle.
- **RRSP Contributions** One of the best ways to lower your annual tax bill is RRSP contributions. The annual limit is 18% of the income you earned in the previous year, plus any unused amounts from previous years. RRSPs are a great tool because you directly benefit from the money you save this way.
- **Medical Expenses** If you have incurred medical expenses this year, including medical equipment or tools, prescriptions, laser eye surgery, or orthopedic shoes, you might be eligible to claim these on your income tax return.
- **Student Loan Interest** You can claim interest on Canadian student loans, provided those interest payments are on loans received through the Canada Student Loans Act.

Before filing your return this year, if you can, seek the help of a professional accountant. They will provide you with the best possible advice based on your situation.

Tax-Free Savings Accounts

ANOTHER TOOL IN THE SAVINGS TOOLBOX

Having the right tools in your investment toolbox makes all the difference, and when it comes to savings, a TFSA is incredibly versatile and offers many benefits:

Your money grows tax-free. Unlike other registered savings plans, you don't get a tax deduction for putting money into your TFSA. However, the investments inside the plan can earn returns without those returns being taxed, which can help build your savings faster.

You don't need to have a traditional income. Your contribution room isn't determined by your income, making it an excellent option for students, seniors, and the self-employed.

You won't be dinged when it comes time to withdraw. You can withdraw your money anytime without worrying about paying taxes on your original contribution — or the returns you've earned inside the plan!

It's a flexible way to save. While you can certainly use your TFSA to help save for long-term goals like retirement, they're also well-suited to shorter-term savings goals like buying a car, saving up for a down payment on a house, or even going on a big trip.

