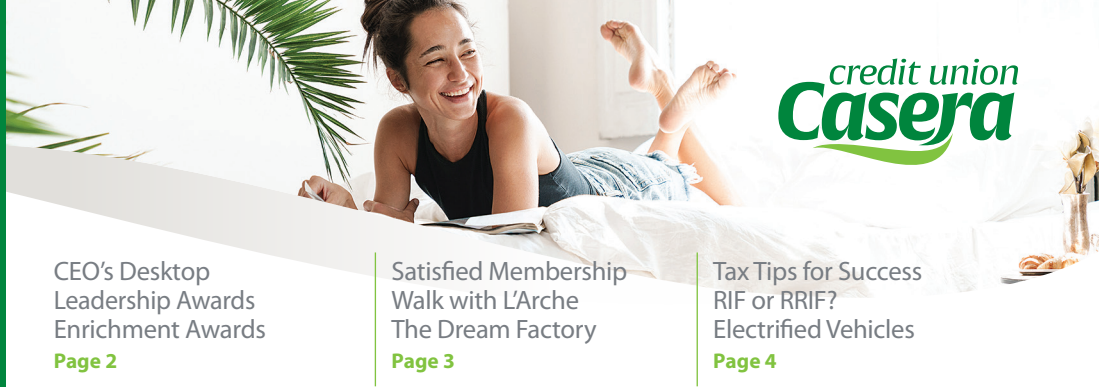


# News

Casera Credit Union  
April 2023



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## Casera's Final Annual General Meeting

Please join us at Casera's 71st and final Annual General Meeting (AGM). It is the first in-person AGM since 2019. We hope to see you there!

**Wednesday, April 12, 2023**

Canad Inns Club Regent  
Casino Hotel  
1415 Regent Avenue West

Registration is at 6:30 p.m.  
Meeting starts at 7:00 p.m.

Your participation in the cooperative process is vital. Please RSVP to Serena at **204-958-6302** or **sstreilein@caseracu.ca**.



## Trust, Loyalty & Service

Many people make up Casera Credit Union, including our Board of Directors, management group, and employee team, but there is one essential group responsible for our 72 years of success — our trusting and loyal members.

Over the decades, we've grown into a credit union with thousands of members, millions of dollars in assets, and technologies that let members do their banking anywhere in the world.

Things were simpler when ten tradespeople from the CNR Transcona Shops established our predecessor, Transcona Credit Union (TCU), in 1951. In those early days, there were no branches to go to (transactions were conducted at lunch hour), and the only technology was a pen to initial members' passbooks.

One of the credit union's founding members, the late Walter Alam, remembered those days on the occasion of TCU's 40th anniversary in 1991.

"Our first meeting was in the old boiler shop (remember these were the old steam days)," Alam recalled. "We organized a meeting on our lunch hour, and we decided to invite a member of Credit Union Central to give us a speech and to enlighten us on the process of forming a union — a credit union. Ten of us attended this meeting and put our names to the charter, which became the Transcona Credit Union."

Today's credit union is a long way from the boiler shop, but one constant has been the steady flow of members through our branch doors on Plessis Road, Kildare Avenue, and St. Anne's Road (and let's not forget the number of people who drive through our ATMs).

"At Casera, we've always believed that a person's character is just as valuable as their collateral and that the communities we do business in are our neighbourhoods, too," explains Brent Thomas, Casera's CEO. "Together, we've built a lot of prosperity, and we're thankful that our members have remained loyal throughout the years."

On July 1, Casera's branches will begin operating under the Access Credit Union banner. Until then, we'll continue to thank our members for their ongoing support every chance we get.

## We Appreciate You!

In June, we'll be having a **Thank You Members** contest. Stay tuned for all the winning details.





## CEO's Desktop

As CEO of Casera Credit Union, I've enjoyed meeting and talking to many people. Now, after a financial services career spanning 44 years (24 of them at Casera), there isn't much more to say than "thank you."

Thank you to Casera's members, many of whom were members long before I arrived in 1999. Your loyalty to the notion that face-to-face service was always worthwhile allowed us to grow and change without losing our values.

Thank you to Casera's employees who have come and gone and, in some cases, come back again. Your commitment to excellence was the bedrock of our day-to-day operations.

Thank you to the community leaders and volunteers whose organizations we supported. Your energy and effort have made our neighbourhoods great places to live and work.

Thank you to all the directors I've worked with over the years. Your determination to successfully guide Casera into the future has brought us to this pivotal point in our history.

Thank you to Casera's business partners, regulators, and auditors. Your efforts played an essential role in Casera's ongoing success.

Much has changed over 24 years — technology being the most significant — but people have remained the same. They are still caring, inspiring, and grateful. To everyone I've met along the way, thank you.

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



## Awarding Neighbourhood Heroes

Since 2016, Casera has presented Community Awards for Leadership and Enrichment to deserving community leaders, volunteers, and groups in Transcona and St. Vital.

Awards will be presented at our Annual General Meeting on Wednesday, April 12, 2023.

### Award recipients in 2023 include:

#### Casera Community Leadership Award

##### Angela Baraniuk

Angela has taught at Dakota Collegiate for 20 years, eight of them teaching Life/Work career development. The course and her leadership form the foundation of the school's Lancer Credit Union.

##### William "Bill" Blaikie (posthumously)

As a long-time federal and provincial politician, Bill served the constituents of Elmwood and Transcona for over 30 years. He was unwaveringly committed to progressive change and social activism.

##### Robert "Doc" Holliday (posthumously)

Doc achieved much in life as a trusted newspaperman, avid wrestling promoter, and tireless community supporter. His work with the St. Vital Historical Society and Museum earned him praise and respect.

##### Murray Rougeau

Murray is a lifelong volunteer. He has offered his time and service to more than 17 community groups, including the Save 2747 Committee, set up to conserve the first steam engine built in Western Canada.

##### Kelly Wilde

Between 2001 and 2020, Kelly taught Money and Management at Transcona Collegiate. Her dedicated work provided financial literacy and leadership skills to students who operated Titan Credit Union.

#### Casera Community Enrichment Award

##### Transcona Council for Seniors

Transcona Council for Seniors has been a vital community hub since 1993. The group provides community programming and connects older adults with resources to help them live independently.

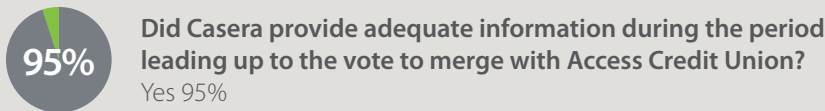
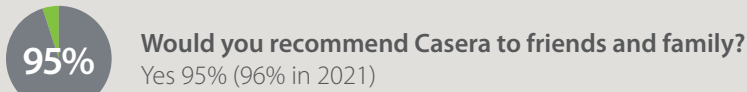
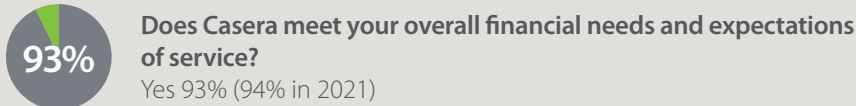
##### Transcona East End Community Club

Established in 1946, Transcona East End Community Club is a dynamic, volunteer-driven community organization. It provides year-round sports and recreational activities for children, youth, and families.

# Survey Says Our Members are Satisfied

As we have done annually, we asked our members to rate their satisfaction with Casera. We use the results to help us measure our service delivery and fine-tune our products and services.

The results of our 2022 survey include the following:



## Proudly Supporting L'Arche Winnipeg

Once again, we're proud to sponsor the 19th annual Vickar Automotive Group's Walk with L'Arche. Last year's virtual-only Walk was a success, and organizers expect this year's hybrid (virtual and in-person) event to be even more successful.

Join us on Saturday, May 6, 2023, at Oxford Heights Community Club, 315 Dowling Avenue East, in Transcona. Check-in and last-minute registration begin at 12:30 p.m. The Walk starts at 2:00 p.m.

For more information or to register online, visit [www.larchewinnipeg.org](http://www.larchewinnipeg.org)



## Help Us Make a Dream Come True

We're proud supporters of The Dream Factory and its terrific work helping children struggling with medical hardships fulfill their dreams.

May is Casera's Month of Dreams. Stay tuned for exciting news about how we'll honour a local child and their special wish. You can help us raise funds by purchasing a \$2 dream cloud during May's campaign.

Keep your eyes and ears open for more details about our campaign. For more information about The Dream Factory and its mission, check out [www.thedreamfactory.ca](http://www.thedreamfactory.ca)



## Member News

### 2022 Member Satisfaction Survey \$100 Winners

Melody Dilling  
Debbie Woodfine  
Rhonda Chernichan-Moan

### 2023 Holiday Branch Closures

- April 7 ..... Good Friday
- May 22 ..... Victoria Day
- July 3 ..... in lieu of Canada Day
- August 7 ..... Terry Fox Day
- September 4 ..... Labour Day
- October 2 ..... in lieu of National Day for Truth & Reconciliation
- October 9 ..... Thanksgiving Day
- November 13 ..... in lieu of Remembrance Day
- December 25 ..... Christmas Day
- December 26 ..... Boxing Day

### Casera CU Mobile App

Did you know 55 percent of Casera members use the Casera CU Mobile App? With the tap of a button, you can deposit cheques via Mobile Deposit, use Interac e-Transfer®, and get the latest rates. Best of all, it lets you do your banking 24/7. Download the app for free at the Apple App Store and Google Play.



## First-Time Homebuyer?

Buying your first home is a big step. We're here to help you navigate the home-buying process and provide in-depth answers to all your real estate questions. Call your neighbourhood branch today.



# Tax Tips for Success

Filing an income tax return can seem daunting, but it's essential to do it before the deadline on April 30, 2023, as it may provide financial benefits for your family or your business.

**Gather Documents** – T4s, T5s, RL slips, and any other income records (invoices, income statements, etc.)

**Gather Receipts** – Receipts for medical expenses, charitable donations, or transit passes. You may be able to claim receipts for equipment, software, or mobile phones if you run a side business or are self-employed.

**Gather Past Tax Year Data** – Know your RRSP and TFSA contribution limits, Home Buyers Plan repayments, or Lifelong Learning Plan repayments before you get started.

**Get Organized** – Using professional tax software or a simple spreadsheet, you can prep your return and figure out your totals.

**Talk to an Expert** – Talking to an accountant or an experienced bookkeeper can ensure a positive result. You can also call the Canada Revenue Agency (CRA) directly at 1 (800) 959-8281 for help or clarification.

## RIF or RRIF:

### Which One is Right for You?

If you're planning for retirement, you might come across the following abbreviations: RIF and RRIF. The first stands for *Retirement Income Fund*, which can be applied to many investment products you intend to use to fund your retirement, including mutual funds, personal investment accounts, and more. RRIF stands for *Registered Retirement Income Fund*. These specific accounts follow the rules and regulations set out by the government.

RRIFs are registered with the Government of Canada, but a financial institution administers them, and you can have more than one if you choose. Money saved over time, such as RRSPs and other investments, is eventually transferred to a RRIF to be paid out as income. Payments are based on a percentage of the account funds and are paid out until the fund runs out or the recipient passes away (whichever comes first).

Remember you also have the option to self-direct your RRSPs instead of using a RRIF. Additionally, there are other retirement vehicles you can take advantage of, and the best way to learn about them is by contacting the investment experts at Casera.

### LOOKING AT ELECTRIFIED VEHICLES?

#### WHAT'S OUT THERE?


**There are three common types of electrified vehicles. Each offers unique benefits and factors you should consider when choosing a suitable one.**

**Hybrid vehicles** use electric and gasoline engines but run solely on gas. An electric motor powers the vehicle at low speeds and when idle, and the gas motor takes over at higher speeds. The gas motor also recharges the batteries alongside a regenerative braking system. Hybrids often get double the typical fuel mileage of similar-sized, gas-powered vehicles.

**Plug-in electric hybrid vehicles (PHEVs)** use gas- and electric-powered motors. Their electric motors can be used for daily commutes. When the battery power is exhausted, the gas motor takes over. These vehicles can avoid burning fuel if used for smaller commutes and are plugged in every night.

**Electric vehicles (EVs)** are powered solely on electricity with a much larger battery than hybrids or PHEVs. Modern EVs have a pretty good range, like what you would find in most vehicles now (averaging 400km per charge in many cases). Since these vehicles are 100% electric, they don't have a gas-powered engine to fall back on.

The extra initial cost might offset the potential fuel savings when you purchase a new electric vehicle. Savings typically begin once the vehicle is paid for or if the vehicle is used and purchased outright, depending on the terms. Every vehicle will present its own opportunities and drawbacks, so it's important to learn as much as possible before buying.

 **Land Acknowledgement**  
Casera operates in Transcona and St. Vital on Treaty One land — the home of the Anishinaabe, Cree, Oji-Cree, Ojibway, Dakota, and Dene peoples, and the heart of the Metis Nation.

credit union  
**Casera**

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