

Member **Advantage**



NEWS FROM DAUPHIN PLAINS CREDIT UNION • FALL 2010

Convenient. Efficient. Environmentally Friendly. DPCU introduces paperless e-statements



Go paperless & win! **SONY** BRAVIA

To encourage environmental responsibility, every DPCU member who agrees to discontinue paper statements will be automatically entered to win one of two 40-inch Sony Bravia Energy Star LCD TVs. The first draw will be made October 29 and the second on December 17, 2010 — so the sooner you go paperless, the better your chances of winning!

In the latest of many innovative initiatives to deliver on our commitment to environmental responsibility, Dauphin Plains Credit Union is — in partnership with our provider of online banking services — pleased to introduce paperless electronic statements to our members.

An e-statement is exactly the same as the one you're used to receiving, including cheque images — except you view it on your computer, and only print it if you want to. E-statements are accessible through CU@Home Internet Banking from any computer with Internet access, anytime, anywhere. You'll see your statement sooner, because you won't have to wait for it to arrive in the mail, and we'll keep a seven-year archive of your statements (beginning with the conversion to our new banking software in May 2010). And CU@Home uses the latest security and encryption technology to protect your privacy and your money. No worries. No clutter.

Every DPCU member who's now using CU@Home Internet Banking already has access to their e-statement through the link on the 'Accounts' page. But to discontinue sending your statements on paper, we'll need your permission. You can complete and sign a Discontinue Paper Statements Agreement at any of our branches or download a copy from www.dpcu.ca > **Products & Services** > **Services** > **E-Statements**.

New cards on their way

Chip technology enhances Member Card® security

As DPCU converts to new Member Card ATM/debit cards with security-enhancing chip technology, we have taken the opportunity to customize and add a fresh new look to our cards. Members who actively use their debit card at an ATM or to make purchases will receive their new chip cards beginning later this fall. The distribution process will be complete by early 2011.

If you have moved within the last year, please make sure we have your updated address on file so there's no delay in receiving your new card.



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Coming Events

Dauphin Kings HOME GAMES

October 1 vs Wpg South Blues
 October 15 vs Portage
 October 19 vs Winkler
 October 29 vs Swan Valley
 November 3 vs OCN
 November 6 vs Neepawa
 November 9 vs Waywayseecappo
 November 12 vs Swan Valley
 November 23 vs Winkler
 November 26 vs Selkirk
 November 27 vs OCN
 November 30 vs Portage
 December 4 vs Winnipeg Saints
 December 5 vs Steinbach
 December 17 vs Swan Valley

Parkland Rangers HOME GAMES

October 9 vs Eastman
 October 10 vs Interlake
 October 23 vs Central Plains
 October 24 vs Norman
 October 30 vs Winnipeg Thrashers
 October 31 vs Winnipeg Thrashers
 November 11 vs Interlake
 November 13 vs Brandon
 November 19 vs Brandon
 November 20 vs Yellowhead
 December 3 vs Eastman
 December 11 vs Pembina Valley

Referee Clinic

October 17

Figure Skating Competitions

October 23

November 13

Remembrance Day Service

November 11

Novice Hockey Tournament

December 3-5

Female Hockey Tournament

December 10-12

Wednesday, October 27 | Special guests The Stellas

JOHNNY REID in concert

For tickets, call 1-800-361-7300 / 204-622-3700 | Doors open 6 pm | Show at 7 pm



Dauphin Plains Staff List

GENERAL MANAGER
Ron Hedley

MARKETING COORDINATOR
Candice Alf

EXECUTIVE ASSISTANT
Karen Lang

SENIOR EXECUTIVE
Greg Anderson

FINANCE MANAGER
Greg Thompson

JUNIOR ACCOUNTANT
Janet Morgenstern

CLEARING CLERK
Mary-Ann Janssen

HUMAN RESOURCES MGR.
Lisa Stienwandt

MEMBER SERVICES MGR.
Kim Procyshyn

LENDING MANAGER
Gerry Wieler

SENIOR AG./COMMERCIAL LENDER
Shelley Porter

AG. LOANS OFFICER
Frank Parent

COMMERCIAL LOANS OFFICER
Lavonne Tyschinski

AG. LOANS OFFICER
Rachel Sirski

PERSONAL LENDER
Les Kuzyk

SENIOR LOANS CLERK
Colette Robinson

LOANS CLERKS
Janet Archer
Pam Sawicki
Emily Scrase
Crystal Zamrykut

TELLER SUPERVISOR
Lila Forbes

TELLERS
Courtney Brook
Pat Brook
Deanna Gouldsborough
Michelle Kilford
Holly Korbet
Melissa Laurie
Yvonne Robinson
Jo-Anne Stitt
Natalie Suchoplas

STATEMENT CLERK
Lil Yakielashek
MEMBER SUPPORT STAFF
Joanne Pulak

FINANCIAL SERVICES SUPERVISOR
Linda Robertson
FINANCIAL SERVICES REP.
Cynthia Hadway
MEMBER SERVICES REPS.
Arla Danielson
Linda Derhak
Renee Nault
RECEPTIONIST
Judy King

WINNIPEGOSIS BRANCH

BRANCH MANAGER
Alice Sahulka
FINANCIAL SERVICES REP.
Kathy Dyck
MEMBER SERVICES REPS.
Laura Bornn
Tosha Jette

GILBERT PLAINS BRANCH

BRANCH MANAGER
Shannon Priest
MEMBER SERVICES REPS.
Michelle Bencharski
Gloria Fillion
Evelyn Murray

Thousands have overcontributed Avoid confusion when contributing to TFSAs

With its introduction in 2009, the Tax-Free Savings Account (or TFSA) became an attractive new investment option for Canadians. But because TFSAs are so new to Canadians, many people have misinterpreted the rules regarding contribution limits and have unwittingly over contributed to their accounts.

The confusion stems from the fact that while the annual contribution limit is \$5,000, TFSAs were described as offering “full flexibility to withdraw and re-contribute.”

According to the Globe and Mail, that led to thousands of people accidentally contributing too much to their TFSAs when, for example, they initially contributed \$5,000, then withdrew \$4,000 and later contributed another \$4,000. In the eyes of the Canada Revenue Agency, that amounts to an overcontribution and is subject to a tax of 1 per cent of the highest excess TFSA amount in the month, for each month you are in an excess contribution position.

If you've reached the contribution limit and then withdraw funds, you must wait until the next year to re-contribute those funds without being subject to the 1 per cent tax.

If you would like to open a TFSA or have questions about your existing account, please contact the credit union. We'd be happy to help. ■

A reminder to cardholders Be wary of fraudsters

CHOICE REWARDS cardholders are reminded not to disclose personal or financial information to anyone inquiring over the phone or the Internet.

CUETS Financial, the issuer of CHOICE REWARDS credit cards to credit union members, advised that several CHOICE REWARDS cardholders were recently contacted by email and told about a non-existent program called ‘Cash Points.’ The cardholders were asked to update their credit card account information to win 1,000 points. These emails are fraudulent. By clicking on the link within the email, cardholders were taken to a fake website where they were asked to enter their social insurance number, mother's maiden name, credit card number and CVC number (the security code on the back of a credit card).

If you receive an email such as this, *delete it immediately*. Do not click on the link and do not send any of your personal information. As a cardholder, please remember that you will never be asked for personal information by phone or over the Internet.

For more information on how CUETS protects your information, please visit www.cuets.ca > [privacy](#). ■

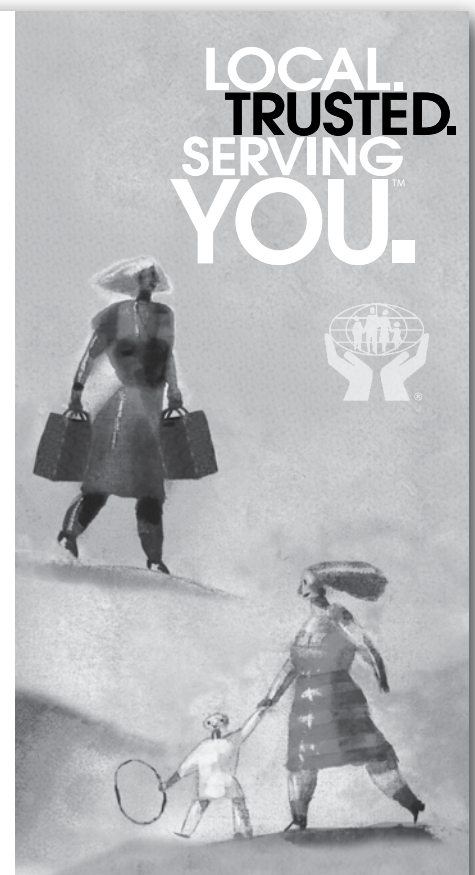
*As a cardholder,
you will never be
asked for personal
information
by phone or over
the Internet*

Experience the Credit Union Difference International Credit Union Day® Thursday, October 21

On the third Thursday of each October, credit union staff and members around the world celebrate International Credit Union Day. This year, Credit Union Day will take place October 21, in the midst of Co-op Week (October 17 to 23, 2010).

As a credit union member, you already belong to at least one co-operative. But chances are you belong to a few others as well. In fact, an Ipsos Reid survey commissioned by the Canadian Co-operative Association found that in Manitoba and Saskatchewan, 61 per cent of respondents belonged to at least one co-op. That may be because, as the survey also revealed, the majority of respondents (70 per cent) considered co-ops to be an important part of the local economy, keeping money and jobs in the communities we call home.

As a co-operative financial institution, we're happy to do our part to support our local communities. We're excited to celebrate Credit Union Day and Co-op Week and we hope you'll join us. ■



Up Close & Personnel ▼



Shelley

Michelle

A warm DPCU welcome back to **Shelley Porter**, who recently returned as our Senior Ag/Commercial Lender.

Michelle Kilford is the newest teller in our Dauphin office. Michelle, who had been with Vanguard Credit Union since 2008, is relocating to Dauphin from Birtle with her fiancé Mark and their two sons.



A smiling **Ron Slobodzian** accepts the electric mower he won at our 70th Anniversary BBQ from DPCU's Karen Lang.

Manager's Message ▼



At our very well-attended 70th Anniversary BBQ in early September, President Edwin Meyer reviewed some historical facts from the past 70 years and paid tribute to the credit unions in the area that have joined together to become today's Dauphin Plains Credit Union.

Gilbert Plains Credit Union amalgamated with DPCU in 1967, followed by Winnipegosis in 1970, Sifton in 1985 and Spruce Creek in 1999. DPCU has continued to grow, now serving more than 7,300 members with over \$165 million in assets.

I also said a few words at the BBQ, pointing out how our staff's commitment to member service has remained consistently strong over the years. Our credit union was founded to provide financial services to our member owners. People had a place to get a loan... a safe place to save, and to have a say in how the institution was operated. All as true today as when we first opened our doors in 1940!

We also are proud of how we have kept pace in providing leading-edge services like those highlighted elsewhere in this newsletter — such as mobile banking, chip cards and e-statements.

On the staff side — we get it! We know, just as we did way back then, that we answer first of all to you: the member-owners of Dauphin Plains Credit Union. So even after 70 years, it seems the more we change, the more we are the same.

Cheers!

RON HEDLEY, GENERAL MANAGER



We welcome your feedback and story ideas for the Member Advantage newsletter.

Send or bring them to your local branch.

GENERAL MANAGER
Ron Hedley

DAUPHIN
505 Main Street North
Box 340 R7N 2V2
Tel 622-4500 • Fax 622-4530
Mon–Thurs 9 am – 5 pm
Friday 9 am – 5:30 pm

GILBERT PLAINS
36 Main Street North
Box 369 R0L 0X0
Tel 548-3000 • Fax 548-3010
Mon–Thurs 9:30 am – 4:30 pm
Friday 9:30 am – 5:30 pm

WINNIPEGOSIS
228-1st Street North
Box 460 R0L 2G0
Tel 656-5050 • Fax 656-5060
Mon–Thurs 9:30 am – 4:30 pm
Friday 9:30 am – 5:30 pm

CLIPPER CREDIT UNION
Dauphin Regional Comprehensive
Secondary School
Mon/Tues/Thurs/Fri
10:15–10:30 am & 12–12:30 pm

www.dpcu.ca

cu by phone

622-4535

**TOLL-FREE
1-866-372-4535**

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It's all about You!

It's Fast! It's convenient! It's here!

Mobile Banking

Now you can keep track of all your Dauphin Plains account balances, as well as the last five transactions in any account — all in real time, any time, any place! All you need is a cell phone with text capability and access Dauphin Plains CU@Home online banking.

We can set you up in no time! Just drop by any branch — a member service representative will be happy to get you started today!

