

The Credit Union Informer

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Banking System Merge - March 19 – 22nd

Some services may be disrupted

From 6 pm Friday, March 19th until Monday, March 22nd Accent Credit Union will be merging their Kelvington and Quill Lake banking systems together. A number of services will either be disrupted or unavailable:

1. Member Direct

Online Banking

will be unavailable the whole weekend until late on Monday, March 22nd. After this date, you will be automatically redirected to the new Accent Credit Union Login page. You will need your member card number and access code. All features and operations on MemberDirect are exactly the same as in the past. You will need to update your bookmarks or favorites list before you login.

2. Future Bill Payments

on MemberDirect – do not date past March 9th. If you have any bill payments dated past March 9th, they will automatically be disabled on the 10th. It is your responsibility to ensure your payments are paid past this date. After March 22nd, you can login to MemberDirect and resume future bill payments.

3. ATM and Point of Sale

may be disrupted during this time. We recommend that you carry cash or have an alternate method of payment available.

4. Mobile Banking

will be inaccessible – current users will need to un-register by texting STOP to 66639. Sign up again through MemberDirect after March 22nd.

5. HyperWallet

users – you will need to close your current wallets and re-open new ones (if required) after the merge is complete. To do this, sign into Hyperwallet, click on contact us, and email the request to close the Hyperwallet account. This must be done prior to March 17th.

Please visit your branch for more information or assistance with any of the above services.

306.327.4728 or 338.3211

Inside this issue:

Calendar of Events	2
Teach your Children	2
Community Events	3
Service Plans Change	3
Camp News	3
Dollars for Honours	4
Mortgage Rules	4

Life's Lessons

- Believe in miracles, but don't depend on them
- When you hear a kind word spoken about a friend, tell him (her) so.
- Spoil your spouse, not your children
- Never make fun of people who speak broken English. It means they know another language.
- To help your children turn out well, spend twice as much time with them and half as much money.
- Remember that the only dumb question is the one you wanted to ask but didn't.



St. Patrick's day is PAT REFUND DAY

Notice to our Members

Kelvington Credit Union – shares Financial Success from 2009 with those who helped create it.

On Wednesday, March 17th, we will be hosting coffee and donuts to celebrate a return of \$167,000 in rebates and dividends back to our credit union members. This represents 8.64% return on interest paid and earned. Plus if

your personal chequing account was on a monthly package plan, an 8.64% rebate will be paid to you. All rebates and dividends greater than \$1 will be directly credited to your account.

Please join us Wednesday, March 17th from 10:00 to 3:00 in Kelvington and 10:00 to 2:00 in Hendon. Your Patronage letter will be avail-

able on this day for pick up. If you are unable to attend, we will mail it out to you.



March 2010

Sun Mon Tue Wed Thu Fri Sat

	1	2	3	4	5	6 Lintlaw Derby
7	8	9	10	11	12	13
14	15	16	17 PAT DAY	18	19 system	20 merge
21 weekend	22	23	24	25	26	27
28	29	30	31			

Schedule of Events

March 17 - Pat Refund Day

March 19 – 21 – Kelvington/Quill Lake banking merger - see disruptions

March 21 - Lionelles Spring Brunch

March 27 – Ducks Unlimited - Banquet @ Greenwater

April 2 – Good Friday – **CLOSED**

April 5 – Easter Monday – **CLOSED**

April 2 – 11 – Easter Break - NO SCHOOL

April – Men's Service Club – Hockey Draft

April 16 – Hendon Steak Night

April 24– Lintlaw Ladies Night

April – Kuroki Wildlife Banquet

May 9 – Mother's Day

May 24 - Victoria Day - **CLOSED**

Teach your children about saving and investing

A message from [Credential Financial Strategies](#)

According to a recent article in the *Globe and Mail*, the average child between the ages of eight and 13 is exposed to some 40,000 commercials per year. With so many commercials vying for your child's attention, it's almost never too early to teach your child about responsible money management. According to an article published online by the B.C. Council for Families (BCCF), "By far, most of what children learn about money concepts comes from what they observe us doing.."

Start teaching your child about money when they first begin asking about it, often around the age of three or four, says the BCCF. The concept of money is a bit abstract for most preschoolers, but you can make it easier to understand by giving them an allowance. "Since kids at this age need to see and touch their money, start by giving it to them all in coin, and to start with, the same coin," says the BCCF. A good exercise for kids this age is to decorate three jars or cans, then label them with symbols that stand for: Spend, Save, and Share. Their coins

go into the three jars in proportions that depend on the money values you want to teach.

By the early elementary school years, kids are getting into more "hard-core consumerism," says the BCCF, so this is a good time to talk to them about how to make good choices. Help them open a savings account and talk about longer-term savings goals. During the late elementary years, sit down together to create a budget that includes spending, sharing and long-term saving.

When your children are in high school age, consider introducing them to what your family expenses really look like, says the BCCF. "Give them some real insight by having them make all the deposits and write all the cheques for a month. Show them how to reconcile a bank statement and talk about why you choose to pay things at certain times."

For fun and information You and your children might have fun with the money exercises and games on these websites – and learn something

while you're at it:

- www.younginvestor.com is a website for parents, teachers and children of all ages with educational exercises

<http://www.kidsmoney.org/> is a website in six languages offering articles, games and exercises for kids and parents

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Community Events

Hopefully spring is on its way! Easter is not until April 4th so spring could still be a few sleeps away. Kids watch for the coloring contest coming to school soon.

As you all know Kelvington Credit Union amalgamated with Quill Lake Credit Union to make Accent Credit Union. As of today we have not combined our computer systems but if you are in Quill Lake or Jansen and need money or to make a deposit they will be happy to assist you.

We had a busy winter with the Senior Wheat Kings, some of our lucky winners were: Gary Standish, Arlene Feairs, Lois

Trobak, Michelle Bernier, Bruce Brownlee, Liz Popowich and Adelia Langlois.

For Christsmas we mixed things up a bit by doing the "Twelve Days of Christmas". Our twelve winners were: William Pritchard, Jeanne Niezgod, Arlene Feairs, Cindy Nordmarken, Sharen Ceslak, Chantel Peterson, Agnes Ewen, Brooklyn Ziola, Nettie Dearborn and Earl Rennie. We hope you all enjoyed your gifts.

For the Olympics the staff decorated the office with a few Olympic events, as well we had a draw for the RED MITTENS. We had six pair and they went to: Betty Har-

court, Jessica Martin, Morgan Elmy, Shirley Longman and Lori Clark.

For out last quarter of dress down Fridays we donated \$225.00 to the Haiti relief fund.

Kelvindell Lodge hosted the Kelvington staff to a delicious breakfast in appreciation of our annual fundraising golf tournament. Rhonda Clark was on hand for a short presentation on the planning stages for the new Lodge. Very interesting. Thank you!



Happy Easter

March 1st - Service Fee Plans change

With the recently amalgamated Kelvington and Quill Lake Credit Unions, Accent Credit Union will be changing the service charges and has revamped our package plans. In your last statement you will find the NEW service charge plans effective March 1, 2010. Many of the package plans did not change a whole lot, how-

ever if you were on the Unlimited MasterPlan II (\$25 per month) this has been reduced to \$15 per month unlimited. The \$12 Limited Master Plan – changes into the unlimited for \$15 and all Heritage package plans have moved to an unlimited for \$5 per month. This is an automatic change that will occur at the end of March. If

you are not on a Monthly Package Plan – pay as you go rates have changed also. Please visit your branch for an explanation. Should you require further information one of our Members Service Reps will be happy to assist you or call 327.4728 or 338.3211.

www.kelvingtoncu.com

Attention all Teens - Ever thought what summer camp would be like?

If you're 12- 18, want to make a difference and are ready for the experience of a lifetime, then Saskatchewan Co-operative Youth Program is the place to be this summer!

The SCYP contributes to the personal development of youth and encourages their active involvement in community and co-operative organizations. They will help you master your teamwork, leadership, co-operation

and communication skills and you will gain the self confidence you need to get involved and make a difference. Invest a week in yourself and you will discover why. Open up a world of opportunities - attend a Co-operative Youth Seminar.

For more information or to get a registration form to attend a camp, call 327-4728 or stop by Accent Credit Union - Kelvington Branch.

Rumour has it that there are 3 kids already pre-registered from Kelvington. Why not join them?



ACU will sponsor your teenager to attend a Co-op Youth Camp this summer!



Kelvington Branch
 Box 459
 Kelvington SK
 306.327.4728

Quill Lake Branch
 Box 520
 Quill Lake SK
 306.383.4155

Hendon Branch
 Box 89
 Hendon SK
 306.338.3211

Jansen-Esk Branch
 Box 60
 Jansen SK
 306.364.2057

E-mail: info@kelvington.cu.sk.ca

We put the ACCENT on service

Dollars for Honors!



Attention all Grade 11 and 12 students!

How would you like to be the lucky recipient of a new computer when you graduate? If you have an active account at Accent Credit Union (Kelvington Branch) and have at least one mark on your report card that is 80% or higher, you could be the one to win. All you need to do is bring in your report card and show us your marks. We will credit your account with a dollar for every subject that is on the honor roll. You will also have your name entered to win a **NOTEBOOK COMPUTER** that is to be given away on Graduation Night! Sounds pretty easy.

If you have any questions call or stop by and we will be happy to assist you.



Mortgage Insurance Rules Announcement

Federal Finance Minister Jim Flaherty announced prudent changes to mortgage insurance rules intended to come into force on April 19, 2010. Canadian Association of Accredited Mortgage Professionals was actively engaged in the discussions around these changes which are as follows:

1. All borrowers must meet the standards for a five-year fixed rate mortgage even if they choose a mortgage with a lower interest rate and shorter

term.

2. The maximum amount one can withdraw in refinancing their mortgage will be reduced to 90% from the current 95% of the value of one's home.
3. Non-owner occupied properties will require a minimum down payment of 20%.

There were no changes to down payment requirements or length of amortizations for owner-occupied residences.

Please call any of our Lending staff for further assistance or phone 327.4728.



CMHC Mortgage Rule changes for 2010

