

CARPATHIA

NEWS

ВІСТІ
КАРПАТІЯ

Зима 2003
Том 15, число 3



Winter 2003
Volume 15, Number 3



This year, Carpathia Credit Union members will elect their Board of Directors by a mail-in-ballot voting process **ONLY**.

Election results will be announced at Carpathia Credit Union's

65th Annual Meeting

VALUABLE DOOR PRIZES
\$250
grand prize
5-\$50 prize giveaways

Monday, January 26th, 2004
7:30 PM / Canad Inns Garden City / 2100 McPhillips Street
Winnipeg, Manitoba

The official notice, mail-in-ballot information, and complete agenda will be enclosed in your forthcoming 2003 Voting Package.

У цьому році, Дирекція буде обрана тільки через голосування по пошті.

Підсумки голосування будуть оголошені на:

65-тих Річних Загальних Зборах Ощадно-Кредитової Спілки "Карпатія"

Понеділок 26 січня 2004 року.
Заля
Canad Inns Garden City / 2100 McPhillips Street / Вінніпег, Манітоба
Початок о 7:30 годині вечора

Офіційне повідомлення, Інформація про голосування по пошті та Порядок нарад будуть у вашому 2003 Голосувальному пакеті.

index

BOARD OF DIRECTORS

BOHDAN HALKEWYCZ - PRESIDENT
DR. GEORGE CHUCHMAN - VICE-PRESIDENT
ROMAN MANASTERSKY - SECRETARY
DR. TARAS BABICK - DIRECTOR
DON CILINSKY - DIRECTOR
ZORIANNA HYWORON - DIRECTOR
DR. MARK KARPA - DIRECTOR
TERRY PRYCHITKO - DIRECTOR
ROMAN ZUBACH - DIRECTOR

CORPORATE OFFICE

3RD FLOOR - 952 MAIN STREET
WINNIPEG, MANITOBA R2W 3P4
PH: 204 / 989-7400
FAX: 204 / 589-2529

CORPORATE OFFICE HOURS
MON - FRI 8:30 TO 5:00

BRANCHES

950 MAIN STREET
WINNIPEG, MB R2W 3P4
PH: 989-7400
FAX: 989-7404

MONDAY	CLOSED
TUESDAY	9:30 A.M. – 5:00 P.M.
WEDNESDAY	9:30 A.M. – 5:00 P.M.
THURSDAY	9:30 A.M. – 6:00 P.M.
FRIDAY	9:30 A.M. – 6:00 P.M.
SATURDAY	9:00 A.M. – 1:00 P.M.

80-2200 McPHILLIPS STREET
WINNIPEG, MB R2V 3P4
PH: 989-7400
FAX: 697-1664

MONDAY	10:00 A.M. – 5:00 P.M.
TUESDAY	9:30 A.M. – 5:00 P.M.
WEDNESDAY	9:30 A.M. – 5:00 P.M.
THURSDAY	9:30 A.M. – 6:00 P.M.
FRIDAY	9:30 A.M. – 6:00 P.M.
SATURDAY	CLOSED

1341-A HENDERSON HIGHWAY
WINNIPEG, MB R2G 1M5
PH: 989-7400
FAX: 338-8893

MONDAY	CLOSED
TUESDAY	9:30 A.M. – 5:00 P.M.
WEDNESDAY	9:30 A.M. – 5:00 P.M.
THURSDAY	9:30 A.M. – 6:00 P.M.
FRIDAY	9:30 A.M. – 6:00 P.M.
SATURDAY	9:30 A.M. – 3:00 P.M.

Website: www.carpathiacu.mb.ca
E-mail: info@carpathiacu.mb.ca

*Statutory Holidays & Long Weekends,
we will be closed Saturday, Sunday,
and Monday*

TeleService 989-7711

On Line: www.carpathiacu.mb.ca

**Qtrade Investor
www.carpathiacu.mb.ca**

CREDENTIAL SECURITIES INC.

STEPHANIE KOMARNISKY 989-7430
BRIAN PETRYNKO 989-7398

Registered Education Savings Plans (RESP)



Now, more than ever, saving for your child's education is an essential consideration in your long-term

financial plan. With rising tuition fees and reduced government spending, the cost of education is becoming a financial burden most youths cannot afford. The financial

realities of post secondary education ultimately force many

.....
**Let your child live
up to their potential
without the
stressful worries of
tuition costs**
.....

extremely capable youths to have their dreams of higher education dashed, or force students to accumulate insurmountable student loan debt. Let your child live up to their potential without the stressful worries of tuition; give them the gift no one can ever take away – EDUCATION. Contact one of our Financial Services Representatives for more information on how you can purchase a Registered Education Savings Plan for your loved one.

Reminder: The 2003 RESP Deadline is December 31, 2003.

CORRECTION:

In the article titled "*Your Money is Safe with Us*", fall 2003 issue, it was stated that, "All deposits are guaranteed 100% by the Province of Manitoba". The article should have stated that "All deposits are guaranteed 100% by the Credit Union Guarantee Corporation". We are sorry for any inconvenience this error may have caused.

ПОПРАВКА:

В осінній публікації статті "З нами ваші гроші в безпеці" було невірно сказано що "Провінція Манітоба гарантує всі депозити на 100%". Ця стаття повинна казати що "Корпорація з Гарантування Кредитових Спілок гарантує всі депозити на 100%". Будь ласка, пробачте за цю помилку.

Community Support

Carpathia Credit Union plays an integral role in supporting the Ukrainian and, to a lesser extent, the non-Ukrainian community.

In the past year Carpathia contributed over \$37,000 in sponsorships, community support, and giveaways to support the work of our member groups and organizations. From the Ukrainian bilingual schools, dance groups, and choirs, to the many Ukrainian churches, we were delighted to be able to assist the various groups that make up our rich community.

We are pleased to provide a partial list of our financial support, including donations and sponsorships during 2003.

Bohdan Halkewycz, President of the Board of Directors, presenting a donation to Lesia Szwaluk of Ukrainian Canadian Foundation of Taras Shevchenko



Brian Petrynko, VP Sales and Marketing, presenting a donation to Fr. Walter Klimchuk of St. Anne's Ukrainian Catholic Church

Ощадно-Кредитова Спілка "Карпатія" пишається тим, що вона обслуговує широкий загал української громади Вінніпегу.

В додаток до мережі фінансових продуктів і послуг "Карпатія" неухильно підтримує зусилля різноманітних груп і організацій у нашій українській громаді. У минулому році "Карпатія" пожертвувала громаді більш ніж \$37,000. Від українських двомовних програм у школах, танцювальних груп і хорів до широкого кола інших організацій "Карпатія" з радістю надавала фінансову допомогу.

Ми з задоволенням підготували список спонсорувань і пожертв за 2003 рік.



2,500+

Canada's National Ukrainian Festival
Ukrainian Canadian Congress
Ukrainian Canadian Foundation of Taras Shevchenko
Wasył Topolnický Foundation

\$1000 - \$2499

English Ukrainian Bilingual Program
Bernie Wolfe School
Happy Thought School
Ralph Brown School
R.F. Morrison School
Smith-Jackson School
Springfield Heights School
Holy Family Nursing Home
Knights of Columbus Youth Winter Games
Romanetz Ukrainian Dance Ensemble
Rusalka Ukrainian Dance Ensemble
Ukrainian Canadian Congress - Kyiv Pavilion
Ukrainian Catholic Archeparchy of Winnipeg
Ukrainian Catholic Archeparchy of Winnipeg - Children's Camp
Winnipeg Dynamo Kyiv Soccer Club
YM-YWCA

\$500 - \$999

Holy Trinity Ukrainian Orthodox Choir
"Memorial" Research Fund
North End Housing Project
Rozmai Winnipeg CYMK Dancers
Ukrainian Cultural & Educational Centre, OSEREDOK
Ukrainian Orthodox Church of Canada VESELKA Summer Camp

\$101 - \$499

Canadian Cancer Society
Catholic Foundation of Manitoba
Hospital Activity Book
Junior Achievement
Kids Health and Safety Day (Rivergrove Chiropractic)
Manitoba High Schools Athletic Association
O. Koshetz Choir
Osvita Foundation
PLAST
Seven Oaks Hospital Neighborhood Walk
St. Alphonsus School
St. Anne's Ukrainian Catholic Church
Ukrainian Park Camp
Variety Club
Westland Foundation
Winnipeg Art Gallery

Numerous donations for \$100 or less

Total Community Support in excess of **\$37,000**

Privacy at Carpathia Credit Union

As of December 1, 2003, Carpathia Credit Union has adopted a Privacy Code, which provides guidelines to protect the privacy of your personally identifiable information. This code is based on the 10 privacy protection principles laid out in the Canadian Standards Association (CSA) model code for the protection of personal information and applies to all aspects of information within Carpathia Credit Union.

Information that Carpathia Credit Union collects has always been treated in a private and confidential manner. When Carpathia Credit Union asks for your personal information, we do so to confirm your identity and to serve your needs. The information we ask for depends on which product or service you use. For every product or service, we need your name, address, and some identification. We collect only the information we need. Carpathia's Privacy Code was established to inform you, our members, of our policy on privacy and to illustrate the measures that we have taken to ensure that your private and confidential information is being protected.

The following is Carpathia's Privacy Code, which includes our 10 guiding privacy principles:

- **Accountability** – Carpathia Credit Union is responsible for all personal information under its control and has appointed a Privacy Officer who is accountable for the compliance with the Privacy Code.
- **Identifying Purposes** – Carpathia Credit Union will identify the purpose for collecting personal information at or before the time it is collected.
- **Consent** – The knowledge and consent of the member is required for the collection, use, or disclosure of personal information, except in specific circumstances as described within the Privacy Code.
- **Limiting Collection** – The collection of personal information shall be limited to that which is necessary for the purpose identified by Carpathia Credit Union. Information will always be collected by fair and lawful means.
- **Limiting Use, Disclosure and Retention** – Personal information shall not be used or disclosed for purposes

other than those for which it was collected, except with the consent of the member or as required by law. Personal information will only be retained as long as necessary for the fulfillment of those purposes.

- **Accuracy** – Personal information shall be as accurate, complete and up-to-date as is necessary of the purpose that it is to be used.
- **Safeguards** – Personal information shall be protected by security safeguards that are appropriate to the sensitivity of the information.
- **Openness** – Carpathia Credit Union shall make available specific, understandable information about policies and practices relating to the management of personal information.
- **Individual Access** – Upon request, an individual shall be informed of the existence, use, and disclosure of their personal information, and shall be given access to that information. An individual is entitled to question the accuracy and completeness of the information and have it amended as appropriated.
- **Compliance** – A member shall be able to question compliance with the above principles to the Privacy Officer accountable for Carpathia Credit Union's compliance. Carpathia Credit Union shall have policies and procedures to respond to a member's questions and concerns.

Rest assured, Carpathia Credit Union respects your private information and are taking great measures to ensure your privacy. If you require more information on Carpathia Credit Union's Privacy Code visit your branch or email your questions to lbourcier@carpathiacu.mb.ca.

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**Information that
Carpathia Credit
Union collects
has always been
treated in a
private and
confidential
manner.**
.....

The Carpathia Logo – What Does it Represent?



The Carpathia Credit Union logo is both unique and modern. It has become the symbol of our organization, and has grown to be our identifier in the community; but what does it represent?

The bold contemporary look was inspired by a very traditional Ukrainian symbol - the sun - which is symbolic in our culture of good health, good fortune, growth, and prosperity. It is truly an ideal signature for the fundamental values of our credit union.

In this version, the rays have been stylized, taking the form of arrows, which converge on a central axis, while at the same time radiating from it. This symbolizes Carpathia Credit Union's commitment to not only draw on the resources of the community, but to give back, strengthening the partnership with our members.

The four corner squares of the logo serve as a strong foundation on which to grow. Symbolically, they represent the four seasons, reminding us of the agricultural base of the Carpathians, who were so dependent on the sun for their livelihood.

The use of green is ideal for a financial institution as it represents growth. Growth that will instill the confidence of our current and potential members. This visual identity for Carpathia Credit Union enables us to strengthen ties with our culture and heritage, while continuing to look towards a bright and prosperous future.



Що означає Емблема Карпатії?

Емблема Ощадно-Кредитової Спілки Карпатія є унікальна та сучасна. Вона стала символом нашої організації, нашої присутності у громаді. Але що вона означає?

Її самовпевнений сучасний вигляд був навіяний традиційним Українським символом – сонцем – який символізує нашу культуру доброго здоров'я, щастя, зростання та процвітання. Тому це дійсно ідеальний підпис для нашої кредитової спілки.

В цій версії, промні були зображені у формі стріл котрі сходяться у центральній осі, і в той самий час розходяться з центра. Це символізує що Карпатія не тільки дістає ресурси з громади, а також дає їх назад, посилюючи суспільство з своїми членами.

Чотири кутових квадрати на емблемі служать як сильна фундація на який зростають. Символічно вони зображують чотири пори року, нагадуючи про сільськогосподарську основу членів Карпатії, котрі були дуже залежні від сонця для їх життя.

Зелений колір для фінансового заклада зображує зростання, що вселяє довір'я у наших існуючих та майбутніх членів. Ця візуальна ідентифікація для Карпатії дає можливість посилити зв'язки з нашою культурою та спадщиною, так довго як продовжувати дивитися у напрямі яскравого та процвітаючого майбутнього.

Carpathia Offers Travel Insurance

Wouldn't it be fantastic to take off on an exotic vacation; and wouldn't it be even more fantastic if your vacation was completely carefree? Carpathia can help you get the carefree vacation you deserve with our CUIS Travel Insurance.

CUIS is designed for the real world where accidents and emergencies do happen. If you are planning a short or long trip out of Manitoba, CUIS has the plan for you. Their extensive plans mean that you are getting the best coverage for the best price!

This unique protection is rated specifically for the area where you plan to travel. You pay according to your destination of choice, regardless of your reason for travel, be it business, pleasure, or while attending school. If you travel frequently, CUIS also offers one policy to cover your trips for an entire year, which allows you to take as many trips as you want — worldwide.

CUIS offers qualified claims staff available 24 hours a day, seven days a week to assist you should a sudden unexpected illness or accident occur. They will be able to arrange emergency medical evacuation, coordinate claim payments, and verify coverage to hospitals and doctors. They will also act as a link between you and your family, doctor, and employer.

If you are a Canadian resident and have a valid provincial hospital/medical plan, you and your family members can be protected by CUIS Travel Insurance.

*Some restrictions may apply, see us for details

Карпатія пропонує страхування для подорожей.

Чи буде приємно поїхати у екзотичну відпустку, та ще більше приємно коли ця відпустка буде без турбот? Карпатія може допомогти вам здобути безтурботну подорож з нашим CUIS страхуванням для подорожей.

Страхування CUIS призначається для часу в житті коли бувають нещасливі та непередбаченні випадки. Якщо ви плануєте коротку чи довгу подорож, страхування CUIS має для вас добрий плян. Ці пляни надають найліпше покриття за найкращу ціну!

Цей унікальний захист особливо призначений для місця вашої подорожі. Ви оплачуєте відповідно від того куди ви їдете, незалежно від причин подорожи. Це може бути бізнес, розвага чи під час відвідування школи. Якщо ви їздить протягом усього року, страхування CUIS має один плян щоб покрити весь рік, включаючи подорожі по цілому світі.

Страхування CUIS пропонує сервіс кваліфікованих робітників 24 години в добу, сім днів на тиждень, щоб швидко сприяти вам у стані несподіваної хвороби або нещасливого випадка. Вони зможуть допомогти з екстренною медичною евакуацією, координувати виплату рахунків, підтвержувати покриття за лікарню та лікарям. Вони також будуть діяти як зв'язок між вами, сім'єю, лікарем та працедавцем.

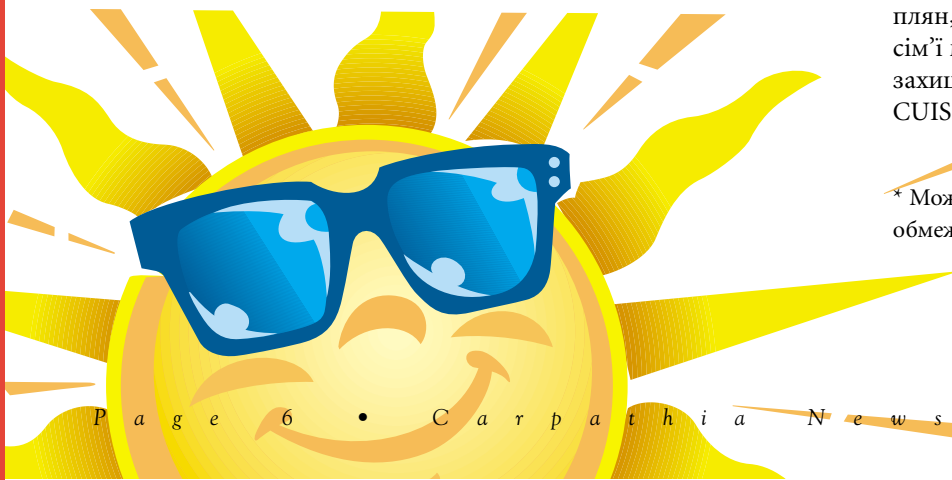
Якщо ви постійно проживаєте у Канаді та маєте дійсний провінційний госпітальний/медичний плян, ви та члени вашої сім'ї можуть бути захищені страхуванням CUIS для подорожей.

* Можуть бути деякі обмеження. Запитуйте нас.

.....
Why travel all over the city to obtain travel insurance when it is conveniently available to you at our three branch locations.

Visit or phone us today for more information!
.....

.....
Чому шукати по всьому місту щоб дістати страхування для подорожей, коли його зручно можна дістати у наших трьох відділах. Відвідайте чи телефонуйте нам сьогодні, щоб отримати більше інформації.
.....



Notice to members:

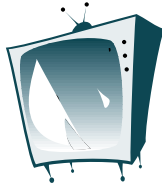
KONTAKT Ukrainian Television



KONTAKT Ukrainian Television is currently not being broadcast in Winnipeg. This is due to the expiration of their contract with their previous partner. KONTAKT is currently seeking another broadcaster that will air the program in Winnipeg and surrounding area. As soon as Carpathia Credit Union is made aware of KONTAKT's status, we will advise our members.

Повідомлення для членів:

Українське телебачення КОНТАКТ



Українське телебачення КОНТАКТ зараз не транслюється у Вінніпезі тому що закінчився контракт з їх попереднім партнером. У наступному часі КОНТАКТ шукає нового партнера який буде транслювати цю програму у Вінніпезі.

"Карпатія" повідомить своїх членів після того як ми будемо знати про новий статус КОНТАКТУ.

Carpathia Credit Union's Nominating Committee

The task of Carpathia's Nominating Committee is to identify and select qualified candidates for the election to our Board of Directors.

Should you wish to serve on the Nominating Committee and are a member in good standing, please contact:

Dr. Mark Karpa, Nominating Committee Chair
C/O Carpathia Credit Union Corporate Office
952 Main Street
Winnipeg, MB R2W 3P4
Email: info@carpathiacu.mb.ca
Phone: 989-7422



The Passbook Printers are Here!

We are ecstatic to announce that the new passbook printers have arrived and are up and running in all three of our branch locations. Come in and update your accounts today!

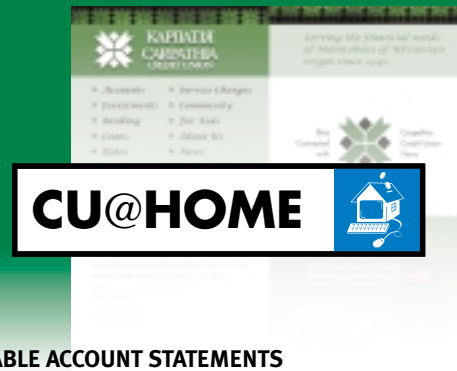
Thank you for your patience.

Друкувальні машини для банківських розрахувальних книжок вже працюють.

Нам дуже приємно оголосити що нові друкувальні машини для банківських розрахувальних книжок вже працюють в усіх наших відділеннях. Приходьте щоб отримати всю необхідну інформацію про свої рахунки!

Ми дуже вдячні вам за вашу терпеливість.

CU@HOME has received a facelift



We are excited to announce that CU@HOME has received a new look, updated functionality as well as new features. If you are currently not signed up for CU@HOME, visit one of our branch locations to take advantage of this convenient service.

CU@HOME now offers:

MEMORIZED MEMBERCARDS

Members will now have the added convenience of storing their MemberCard number within CU@HOME. Now you will not need to have your card on hand to access the site. This storage is extremely secure because only a name can be stored with the 16-digit MemberCard number, not the Personal Access Code (PAC).

PRINTER-FRIENDLY OPTION

Every page within the CU@HOME site has a link to a printer friendly version of the page, which will reduce the amount of ink required to print a page and ensures that the least number of pages are printed.

Ask us for a free demonstration



SEARCHABLE ACCOUNT STATEMENTS

The new CU@HOME allows members to search their account statements by:

- Cheque Number
- Amount
- Description
- Bill Payment Reference

FILTERED ACCOUNT STATEMENTS

The new CU@HOME allows members to display their account statements by:

- All Statement Items
- Deposits Only
- Withdrawals Only
- Cheques Only
- Bill Payments Only

ENHANCED SECURITY

The enhanced security feature will ensure only authorized viewing of account information, by preventing the web browser from caching any of the CU@HOME pages. This means that once members have logged out, account information is not displayed after clicking the browser's 'back' button.

SUPPORT

On every page of the new CU@HOME, a 'Contact Us' link is available. After clicking this link, members will be taken to the 'Contact Us' page, where they can request assistance from the CU@HOME support team. The process will facilitate faster resolution of problems, as specific information is requested pertaining to the problem being encountered.

MULTIPLE BILL PAYMENT

Members will now be able to select and pay more than one bill at one time. Previously, only one bill could be completed at one time.



Carpathia's Own Honoured Posthumously

On October 14, 2003, the Manitoba Cooperative Council Inc. held the 14th Annual Distinguished Cooperators Award Banquet. The Distinguished Cooperators Award was established to recognize and honour Manitobans who have made a significant contribution to the development and success of cooperatives; as well, to provide models to foster the development of the cooperative sector and of cooperative values.

This year, Carpathia's own founder, Wasył Topolnicki, was posthumously awarded the 2003 Distinguished Cooperators Award.

Wasył Topolnicki, known as the "Father of the Ukrainian Credit Union Movement", was born on April 3, 1893 in Hlychyna, Western Ukraine. During his impressionable youth, Topolnicki witnessed the hardships of his fellow people, and how the equitable philosophy of the cooperative movement attempted to help the oppressed. He watched as cooperatives quickly gained momentum in Ukraine to reach their pinnacle in the 1920's with 455 active cooperatives, uniting 709,000 members. His interest in the movement prompted him to pursue studies in economics, receiving a diploma from the Advanced School of Commerce in Prague. During the height of the cooperative movement in Ukraine, and after the completion of his schooling, Topolnicki left Ukraine for Canada, where he brought with him his entrenched values and determined spirit to spread the cooperative movement to the free world.

Upon his arrival in Canada in 1926, he quickly put his knowledge to use founding the first Ukrainian cooperative, Kalyna Cooperative (incorporated in 1930). Kalyna, a Winnipeg community cooperative store, was the catalyst for the Ukrainian cooperative movement in Canada, and was a lifelong labour of love for Topolnicki. In addition to founding Kalyna, Topolnicki was the head of the organizational committee, promoter of incorporation, constitutional author, manager for five years, volunteer bookkeeper for 30 years, and Board Member for over 45 years.

In the late 1930's, while briefly working in Saskatoon, Mr. Topolnicki diligently worked with the local Ukrainian community to found the first Ukrainian credit union in 1939, "Nova Hromada - the New Community".

Upon his return to Winnipeg in 1940, Topolnicki witnessed the hardships of his fellow Ukrainians. At the time, people of Ukrainian decent were discriminated against; receiving financial assistance was virtually impossible. This unfortunate situation prompted the creation of the second Ukrainian Credit Union - "Carpathia Credit Union Society Ltd". To get Carpathia started, Topolnicki was known to walk up and down Main Street to collect the \$10.00 needed for the credit union. During his 38-year association with Carpathia, the credit union grew from 28 members and initial assets of \$40.47, to 6,500 members and \$30 million in assets by 1978. Topolnicki served on Carpathia's Supervisory Committee for eight years, the Board of Directors for three years, and was the Accountant for 34 years. Topolnicki also served

(continued next page)

If you are interested in making a donation to the Wasył Topolnicki Foundation, please contact:

The Wasył Topolnicki Foundation

C/O Carpathia Credit Union Corporate Office

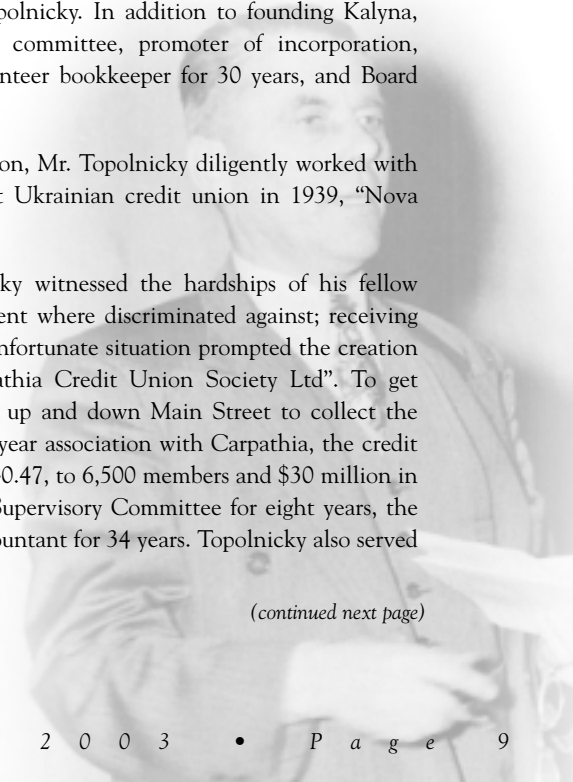
952 Main Street

Winnipeg, MB R2W 3P4

ATTENTION: Viktor Ilchenko, Administrator

Email: info@carpathiacu.mb.ca

Phone: (204) 989-7710





Carpathia's Own Honoured Posthumously *(continued)*

as Carpathia's first representative to the Credit Union League of Winnipeg; the credit union movement's earliest attempt at organization and mutual cooperation.

Despite his established loyalty to Carpathia Credit Union, Topolnicki embodied the cooperative spirit by helping to found six other credit unions in Manitoba: North Winnipeg Credit Union (1943), Poplarfield (1945), Fisher Branch (1946), Dnipro in Winnipeg (1950), St. Michael's in Transcona (1952), and Steppe in Winnipeg (1953).

In addition to his work with the cooperative movement, Topolnicki was also a Board Member of Ukrainian Cultural and Educational Centre OSEREDOK for over 30 years; as well as a longtime active member of the Ukrainian National Federation (U.N.F.).

At the age of 85, in November of 1978, Wasyl Topolnicki passed away. In his will he expressed the wish that from the bulk of his estate a memorial fund in his name be established at Carpathia Credit Union; the interest from which would be granted annually to charitable causes.

Wasyl Topolnicki truly personified the cooperative philosophy. His inherent need to help his community started early as a child, continued throughout his lifetime, and has extended to the present through his foundation. If he were alive today, it is certain that he would be sincerely honoured and humbled by the honour of Distinguished Cooperator. In the hearts of those that were touched by the work of Topolnicki, he was and will always remain the "Father of the Ukrainian Credit Union Movement".

IT'S ALL ABOUT YOU

Nobody wants unsolicited phone calls regarding the money you have worked so hard to save. Are you tired of feeling like a commodity? Here at Carpathia Credit Union you have access to free financial advice – no strings attached.

The markets have been very volatile creating an environment of uncertainty and disbelief. You should be cautious; you are making investment decisions about your hard-earned savings. At Carpathia Credit Union through Credential Securities Inc. – member CIPF, we can help you determine *your* personal risk tolerance, and invest *your* money to meet *your* financial goals. ***It's all about you!***

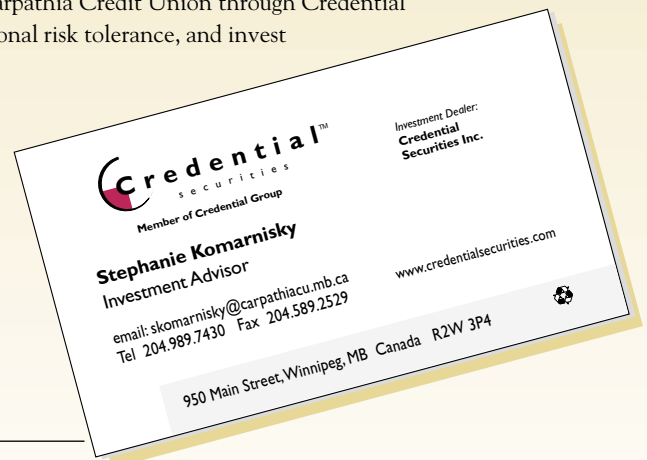
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KNOWLEDGE IS POWER

Carpathia Turns 64!

Wasyl Topolnicky, founder of the Ukrainian credit union movement in Canada, had a great vision for Ukrainian Canadians "...why shouldn't we raise our standing among our fellow citizens, creating a few such cooperatives [credit unions] which would grow to have a sizeable sum of lending and revolving capital, and would become a real source of pride."

Topolnicky realized this dream, founding Carpathia Credit Union on February 16th, 1940. From its humble beginnings with \$40.47 in initial capital, to the thriving and innovative full service financial institution of today, Carpathia Credit Union has maintained the ideals of its founding father.

Members are invited to come celebrate Carpathia's 64th Anniversary on Friday, February 13th, 2004 at any of our three locations from 10am – 5pm. Snacks and refreshments will be served at all branches, so come out and join in the celebration!



Карпатії ВИПОВНЮЄТЬСЯ 64 роки!

Василь Топольницький, засновник руху українських кредитових спілок у Канаді мав велике бачення українських канадців "... чому б нам не покращити положення наших співвітчизників, створивши декілька таких кооперативів (кредитових спілок), які будуть зростати та мати значний капітал і стануть справжнім джерелом гордості."

Топольницький здійснив свою мрію, заснувавши Ощадно Кредитову Спілку Карпатія 16-го лютого 1940 року. З незначного початку \$ 40.47 первинного капіталу до сьогоднішнього процвітаючого закладу, котрий надає широкий загал послуг. Сьогодні Карпатія зберегла ідеали свого засновника.

Члени кредитівки запрошуюються на святкування 64-ї річниці Карпатії, що відбудеться у п'ятницю, 13 лютого 2004 року в одній з філій з 10 години ранку до 5 години ввечері. Перекуси і напої будуть запропоновані у всіх відділеннях Карпатії. Завітайте до нас на свято!

**Do you know the benefits of
Credit Union MasterCard?**

See us today to discuss the many
options available to you!



MAY THE TRUE SPIRIT OF THIS CHRISTMAS SEASON — ITS JOY, BEAUTY, HOPE AND ABOVE ALL ITS ABIDING FAITH — LIVE AMONG US.

A very Merry Christmas and a Healthy and Prosperous New Year to all our members!

From the Board of Directors, Management and Staff of Carpathia Credit Union!

CHRIST IS BORN!

This year, in lieu of sending Christmas cards to our members, Carpathia has donated \$500 to Ukrainian Canadian Social Services.



Нехай справжній настрій цього Різдвяного сезону, його радість, краса, надія і передовсім його постійна віра живуть поміж нами.

Веселих Свят Різдва Христового і Щасливого Нового Року!

всім нашим членам бажають Дирекція, Правління та працівники Ощадно-Кредитової Спільки Карпатія.

Христос Рождається!

У цьому році замість відсилання Різдвяних карток, Карпатія пожертвувала \$500 для Суспільної Служби Українців Канади.

Ornaments found at www.ukrainianproject.com



Carpathia Credit Union Holiday Schedule

Christmas Day	Closed	Thursday	December 25, 2003
Boxing Day	Closed	Friday	December 26, 2003
New Year's Day	Closed	Thursday	January 1, 2004
Ukrainian Christmas	Closed	Wednesday	January 7, 2004

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