

CARPATHIA

MEMBERS

КАРПАТІЯ



CARPATHIA
CREDIT UNION

ВІСТІ
КАРПАТІЯ

Осінь 2008

Том 22 число 3

Fall 2008

Volume 22, Number 3

NOW YOU CAN GET THIS **VIP** TREATMENT

CARPATHIA CREDIT UNION IS ROLLING OUT THE RED CARPET FOR ITS MEMBERS

If you're a **Carpathia Credit Union member** and
a **102.3 CLEAR FM VIP ClearClub Member** or
a **92 CITI FM All Access VIP Member**...

You can enjoy **VIP Treatment** including:

- No-Fee Chequing Account for up to one full-year!¹
- Personal Loans below Prime²
- A Mortgage below our posted fix rate³

Get a Taste of the Good Life

You can also enter to win

1 of 3
iPod Touch
Players



OR



An All-Inclusive
Tropical
Vacation
For Two

To enter go to BeaVIP.ca for details.



¹ Must include at least one new automatic payroll deposit to be eligible (a \$143.40 value).

² Must be a new loan for non-Carpathia debt - minimum of \$10,000 - rate applicable for up to 5 years O.A.C.

³ Must be a new mortgage or mortgage renewal from another financial institution; applies to principal from \$100,000 to \$250,000; fixed rate term applicable for up to 5 years on a 25- or 30-year amortization O.A.C.

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BOARD OF DIRECTORS

DR. MARK KARPA - PRESIDENT
ROMAN ZUBACH - VICE PRESIDENT
DONNA KORBAN - SECRETARY
DR. TARAS BABICK - DIRECTOR
KEN BIELAK - DIRECTOR
BOHDAN HALKEWYCZ - DIRECTOR
DEMYAN HYWORON - DIRECTOR
WALTER KULYK - DIRECTOR
NOELLA PYLYPOWICH - DIRECTOR
WALTER DLUGOSH - C.E.O.

CORPORATE OFFICE

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

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MON - FRI 8:30 TO 5:00

BRANCHES

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

| | |
|-----------|-----------------------|
| MONDAY | 9:30 A.M. - 5:00 P.M. |
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| 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. |

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| WEDNESDAY | 9:30 A.M. - 5:00 P.M. |
| THURSDAY | 9:30 A.M. - 6:00 P.M. |
| FRIDAY | 9:30 A.M. - 5:00 P.M. |
| SATURDAY | 10:00 A.M. - 3:00 P.M. |

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| | |
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| 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. - 5:00 P.M. |
| FRIDAY | 9:30 A.M. - 6:00 P.M. |
| SATURDAY | 9:30 A.M. - 3:00 P.M. |

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Carpathia By Phone 989-7711
Carpathia Online: bank.carpathiacu.mb.ca
Qtrade Investor
www.carpathiacu.mb.ca

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CRAIG HARRISON 927-7439

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LESIA GOJAN KLEIN 989-7420

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New Product

CARPATHIA CREDIT UNION WILL BEGIN OFFERING TAX FREE SAVINGS ACCOUNTS (TFSA) IN 2009

Carpathia Credit Union is anxious to start offering a brand new product to members starting in January. It's a savings account that allows members to earn tax-free income and capital gains.

Details are now taking shape for the new TFSAs.

On June 18, 2008, the Government of Canada approved legislation to introduce a ground-breaking **Tax-Free Savings Account (TFSA)** in 2009.

A TFSA can provide you with a savings vehicle to earn **tax-free investment income**.

Features of this new registered product:

- Available to **Canadian residents age 18 and older**
- **Contributions will not be tax deductible**
- **Contributions may only be made by the owner**

- **Income earned and capital gains** will be **tax sheltered**
- **Withdrawals** of contributions and/or income will **not be subject to tax**
- **Maximum contribution limit for 2009** will be **\$5,000**.
- **Unused contribution room** may be **carried forward** and contributed in a future year
- **Withdrawals** (capital and income) will **increase the unused contribution room**
- **Unused contribution room will be reported on your annual CRA Notice of Assessment**

Carpathia Credit Union is preparing to offer these Tax-Free Savings Accounts to you in '09.

Visit our Web site www.carpathiacu.mb.ca often for up-to-date information. You can also visit your nearest branch or contact us at **989-7400**.



Toll-Free Help Line **Lost or Stolen ATM Card?**

If you misplace your Carpathia Credit Union ATM card—or suspect that your card has been stolen or the PIN data compromised—call our toll-free support line at 1-800-567-8111 immediately.

You will not be held accountable for any charges incurred on your account after you've called our toll-free number to report your lost or stolen bank card.

2008 SCHOLARSHIP RECIPIENTS СТИПЕНДІАТИ КАРПАТІЇ 2008



The Carpathia Credit Union Scholarship is awarded annually to graduating grade 12 students on the basis of high academic standing, and noteworthy participation in extracurricular activities in school, the Ukrainian community, and community at large.

This year, four most deserving members were awarded scholarships: Kevin Kwasny, Marta Maszczak, Diane Ostry, and Larissa Peck.

Стипендією Ощадно-Кредитової Спілки "Карпатія" щорічно нагороджуються випускники 12-го класу середньої школи на підставі високих академічних досягнень у школі та вагомої участі у позашкільних заняттях у школі, в українській громаді, та взагалом.

У цьому році чотири найбільш гідних членів були нагороджені стипендією: Кевин Квасні, Марта Мащак, Діана Острій, та Лариса Пек.

Kevin Kwasny is a St. Paul's High School graduate enrolled at Bishops University. Kevin plans on completing a Psychology degree and pursuing a career in criminal law.



Кевин Квасні - випускник середньої школи Св. Павла та першокурсник Університету Бішопз. Кевин планує отримати освіту в галузі психології та розвивати кар'єру в сфері кримінального права.

Marta Maszczak is a St. Mary's Academy graduate enrolled at the University of Winnipeg. Marta plans on pursuing a Bachelor of Science with aspirations of a career in medical rehabilitation and therapy.



Марта Мащак - випускниця Академії Св. Марії та першокурсниця Університету Вінніпега. Марта планує навчатись на науковому факультеті з мріїю кар'єри в сфері медичної реабілітації та терапії.

Diane Ostry is a Miles MacDonell Collegiate graduate enrolled at the University of Manitoba. Diane plans on pursuing a degree from the Asper School of Business.



Діана Острій - випускниця Коледжу Майльс Макдонел та першокурсниця Університету Манітоби. Діана планує отримати освіту на факультеті Бізнесу І. Г. Аспера.

Larissa Peck is a J.H. Bruns Collegiate graduate enrolled at Red River College. Larissa plans on pursuing a career in commerce focusing on hotel and restaurant management.



Лариса Пек - випускниця Коледжу Брунз та першокурсниця Коледжу Ред Ривер. Лариса планує розвивати свою кар'єру в бізнесі у сфері управління готелями та ресторанами.

We wish Kevin, Marta, Diane, and Larissa continued success and the best of luck in their studies and future endeavors.

Ми бажаємо Кевину, Марті, Діані, та Ларисі подальших успіхів та всього найкращого в їх навчанні та у майбутньому.

Telemarketing Relief

CANADA'S NATIONAL DO NOT CALL LIST TAKES EFFECT THIS SEPTEMBER 2008



Now you can sign-up to reduce the number of telemarketing calls you receive — and maintain your personal privacy.

What is the National Do Not Call List?

In 2006, the federal government passed a law allowing for the creation of a National Do Not Call List (DNCL) that all telemarketers must respect. The National DNCL becomes active September 2008. When you sign up to have your cellular, home phone or fax number included on it, companies making unsolicited marketing or sales calls can no longer contact you.

How do I sign up?

Registering for the National DNCL is simple. Call 1-866-580-DNCL (866-580-3625) or log on to <http://www.lnnte-dncl.gc.ca/> and follow the few easy steps required. That's it: your number will be on the List.

Is my registration permanent?

No. You must renew every three (3) years if you wish to remain on the List. As well, if your numbers change, you will have to register your new numbers.

How do telemarketers know I'm on the National DNCL?

Telemarketers are required by law to subscribe to the National DNCL. Such companies pay fees to download updates from a secure Web site. It is their responsibility to ensure numbers on the List are not called.

What happens to telemarketers who call numbers on the National DNCL?

New legislation gives the Canadian Radio-television Telecommunications Commission (CRTC) the power to assign penalties of up to \$1,500 per infraction for individuals and \$15,000 for corporations that do not follow the National DNCL rules.

What do I do if I get calls after I am on the National DNCL?

You can lodge a complaint with the operator of the National DNCL online at <http://www.lnnte-dncl.gc.ca/> or by calling 1-866-580-DNCL (866-580-3625).

One important detail: don't hang up if you get an unwanted call! To make a complaint, you need to provide the name of the organization that called you OR the number where that organization can be reached, the date of the call, and your own number.

By law, telemarketers must give you their name and number. After you make your complaint, an investigator will follow up and determine if the rules have been broken.

Does being on a DNCL prevent all unsolicited calls?

Being on the National DNCL keeps you from receiving most telemarketing calls; but there are exceptions. Registered charities are still allowed to call for donations, and certain other organizations — such as companies conducting polls or surveys, political parties, and newspapers looking for subscriptions — can also continue to contact you. As well, if you've done business with a company in the last 18 months, that company is considered to have a relationship with you and is allowed to call. After 18 months, the company must stop calling if you're on the National DNCL, unless you give permission otherwise. To learn more about exemptions call 1-866-580-DNCL (866-580-3625) or go to <http://www.lnnte-dncl.gc.ca/>.

Can I do anything to stop exempted calls?

Yes. If you do not want to be called by an organization even if that organization is legally allowed to call you — you can ask to be put on its own do not call list. Every telemarketer based in Canada must maintain such a list and respect your wishes not to be called.

Will I be protected from phone fraud if I sign up?

The National DNC applies to all telemarketing organizations. It does not necessarily prevent fraudulent telemarketing calls. That's why it's important for you to always be on your guard; if you receive a call and are worried it may be part of a fraud scheme, contact the police.



Attention All Leaders & Visionaries Nominations Are Now Open

Are you...

a current member in good standing?

genuinely interested in the development and growth of Carpathia Credit Union?

willing and able to take a leadership role in charting the direction of your credit union in the 21st century?

sincerely committed to supporting, promoting, preserving and enhancing Ukrainian education, arts, culture and heritage in Manitoba?

If you answered "Yes" to each of these questions, then we'd like to hear from you!

By joining our board, you'd have the opportunity to define our vision and provide direction for the continuing growth of Canada's largest Ukrainian credit union outside of Ontario!

As a Carpathia Credit Union board member, you'll:

- occupy a position of trust and responsibility for all of our members.
- attend regular monthly board meetings, six special meetings including our AGM, a 3-day strategic planning session and a 2-day policy meeting.
- serve on one or more board committees.
- complete the 24-credit-hour Director Achievement Program.

Carpathia Credit Union is proud to serve Manitoba's Ukrainian community since Wasyl Topolnicki founded our organization in 1940.

Applications are available by going to our Web site (www.carpathiacu.mb.ca), clicking on "About Us" and then going to "Nominations for Election to the Board of Directors."

If you're interested in learning more or would like to discuss the opportunity in more detail, please call us at 989-7400.

**NOMINATION DEADLINE is
Friday, September 19, 2008.**

До уваги всіх лідерів і тих, хто турбується про майбутнє. Відкриті до номінацій

Чи ви зацікавлені в зростанні і розвитку ощадно-кредитової спілки Карпатія?

Чи ви бажаєте зайняти лідерську роль у визначенні напрямку вашої кредитівки у 21 сторіччі?

Чи ви надійний член кредитівки?

Чи ви щиро присвячуєте свої зусилля збереженню, примноженню і покращенню української освіти, мистецтва, культури і спадщини в Манітобі?

Якщо ви позитивно відповідаєте на всі запитання, наш номінаційний комітет хоче почувати від вас!

Члени нашої Дирекції мають нагоду визначати бачення майбутнього кредитівки і забезпечувати напрямки сталого росту Карпатії, яка є найбільшою українською спілкою за межами Онтаріо.

Як член Дирекції Карпатії ви:

Отримаєте довіру членів і візьмете зобов'язання перед членами Карпатії

Будете брати участь в регулярних засіданнях Дирекції, шести спеціальних засіданнях, включаючи наші річні збори, 3-денну сесію зі стратегічного планування і 2-денне засідання з питань формування політики

Будете задіяні в роботі одного або більше комітетів

Завершите 24-годинну програму навчання керівників.

Ощадно-кредитова спілка Карпатія з гордістю обслуговує українську громаду Манітоби з моменту заснування кредитівки Василем Топольницьким у 1940 році.

Заяву можна дістати на сторінці інтернету www.carpathiacu.mb.ca коли ви натиснете на „Про нас” та зайдете сторінку „Номінації до Дирекції”.

Якщо вам цікаво дізнатися більше або ви би хотіли, щоб голова номінаційного комітету обговорив з вами можливість подання більш детально, зателефонуйте нам будь ласка за номером **989-7400**.

TAKE THE FINANCIAL STRESS OUT OF YOUR SEMESTER

WITH STRESS-FREE CAMPUS ACCOUNTS
INCLUDING YOUR OWN STUDENT MASTERCARD*
FROM CARPATHIA CREDIT UNION.



Sign up today, and as a Student Member at Carpathia, you'll enjoy:

- FREE** Interac Debit Card Purchases
- FREE** Purchase Guard / Extended Warranty Protection
- FREE** ATM Withdrawals from *any* Manitoba Credit Union
- FREE** Personalized Cheques
- FREE** Service Charges
- FREE** No-Fee Student MasterCard*
- FREE** Travel Insurance



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CREDIT UNION

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*O.A.C. Carpathia Campus Accounts are for registered and attending post-secondary students only. Full details in branches.