



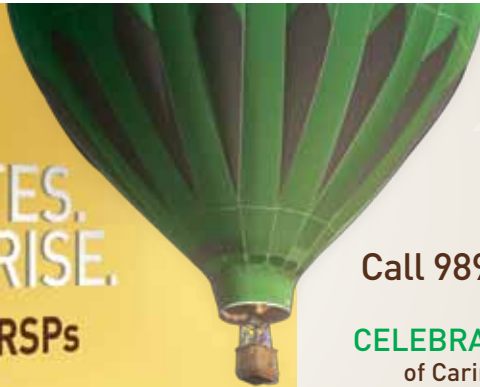
CARPATHIA'S QUARTERLY
 **INSIGHT**

WINTER
3 I M A **2009**

17th Annual Gold Lunch • Protect Your Card • Secret Santa Winner

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What's on your wish list?



Carpathia Credit Union

COUNCIL OF UKRAINIAN CREDIT UNIONS OF CANADA

The Council of Ukrainian Credit Unions of Canada (CUCUC) has been in existence for a number of years with one of its goals to support the development of the credit union system in Ukraine. The Council has been instrumental in securing financial support from the government of Canada through the Co-operative Development Foundation of Canada to fund a project that allowed credit unions to play an important role in the development of an effective and efficient financial system in an independent Ukraine. Over the years Carpathia Credit Union has been a member of the Council and continues to support its work. Currently Carpathia Credit Union has two representatives on the Council's nine member board. On a number of occasions, staff members

and directors have volunteered their personal time to travel to Ukraine to participate in educating and mentoring some of the future leaders of its credit unions. Numerous interns from Ukraine have also visited Canada and have been assigned to Carpathia Credit Union to gain a better understanding of the cooperative principles in action. Recently it was announced that this project's funding will be ending in early 2010.

At its most recent Annual General Meeting the Council committed to reviewing its vision and mission for the future. There is some concern that the number of Ukrainian based credit unions in Canada have been steadily decreasing. Currently there are 8 credit unions with a total membership in excess of 70,000 and assets approaching \$1.5 billion. Three

of the eight credit unions have maintained a position in the top 100 credit unions in Canada over the last 20 years (Buduchnist Credit Union, Ukrainian Credit Union, both based in Ontario; Carpathia Credit Union in Winnipeg). Of note these three credit unions account for almost 75% of the total assets of the Ukrainian credit unions in Canada.

The market place in general is becoming more competitive and the Ukrainian credit unions of Canada are challenged with a need to maintain their identity while still meeting the needs of their members. The Council of Ukrainian Credit Unions of Canada has been the coordinating body for its member credit unions. Its future may play a larger role in the survival of Ukrainian credit unions in Canada. ♦



Карпатія

РАДА УКРАЇНСЬКИХ КРЕДИТОВИХ СПІЛОК КАНАДИ

Рада Українських Кредитових Спілок Канади існує багато років з метою підтримки розвитку системи кредитових спілок в Україні. Рада була дієвою організацією в забезпеченні фінансової підтримки від уряду Канади на фінансування проекту, який дозволяв кредитовим спілкам відігравати важливу роль в створенні ефективної фінансової системи в незалежній Україні при залученні Фондації Розвитку Кооперативів Канади. Протягом багатьох років Ощадно-Кредитова Спілка Карпатія була членом Ради і продовжує підтримувати її роботу. Зараз Карпатія має двох представників в Дирекції Ради, яка складається з дев'яти членів. В багатьох випадках персонал і директори Карпатії

добровільно надавали свій час для поїздок в Україну задля участі в навчанні майбутніх лідерів кредитових спілок. Багато інтернів з України також відвідали Канаду і перебували в Карпатії з тим, щоб побачити кооперативні принципи в дії. Нещодавно було оголошено про завершення фінансування проекту на початку 2010 року.

На останніх Річних Зборах Рада зобов'язалася переглянути свою візію і мандат на майбутнє. Існує занепокоєння, що кількість українських кредитових спілок в Канаді постійно зменшується. Зараз працює 8 кредитових спілок з загальним членством в 70 000 і активами, які наближаються до 1.5 мільярдів доларів. Три з

вісьми кредитових спілок зберегли позиції 100 найкращих кредитових спілок в Канаді за останні 20 років (Будучність, Українська – обидві в Онтаріо, Карпатія у Вінніпезі). Ці три кредитові спілки складають біля 75% всіх активів українських кредитових спілок у Канаді.

Загально ринок стає більш конкурентним і українські кредитові спілки в Канаді спіткаються з труднощами збереження ідентичності, задовільняючи потреби своїх членів. Рада Українських Кредитових Спілок Канади є координаційним органом своїх кредитових спілок. Майбутнє Ради може відіграти значну роль в підтримці українських кредитових спілок в Канаді. ♦

Protect Your Debit Card

CARD 'SKIMMING' ALERT

Manitoba media outlets have reported on a significant rash of card-skimming incidents which have occurred over the past several weeks. Card-skimming occurs when the information contained on your debit card is stolen, counterfeited and then used to obtain funds from your account without your authorization. Card-reading devices are used to obtain the electronic data from the magnetic stripe on your card, and hidden cameras or false personal identification number (PIN) pads are used to obtain your personal access code.

How does it happen?

- At an ATM, a card reader is placed on the ATM itself, or the entrance door to the ATM.
- At point-of-sale (POS) terminals, the merchant usually swipes your card in the legitimate POS terminal, and then swipes your card a second time in another card reading device.
- Your PIN is also obtained through a variety of means: a hidden pinhole video camera, someone watching you, or through the use of a fake PIN pad.



How can you protect yourself?

1. Keep your card in a safe place and never lend it to anyone.
2. Protect your PIN; it is the key security feature on your debit card. Use your hand, body or wallet to shield your PIN when using an ATM or POS terminal.
3. Always memorize your PIN. Never write it down, and don't use a number that would be easily identified. (i.e. date of birth, address or phone number)
4. Changing your PIN regularly will help reduce the risk of card skimming.
5. Never disclose your PIN. No one from a financial institution, police service, or business should ever ask for your PIN.
6. Look for physical alterations on ATM and POS terminals. If they look suspicious do not use them and inform the financial institution or merchant immediately.
7. Keep an eye on your debit card when conducting a transaction; only allow your card to be swiped once. Whenever possible, swipe the card yourself and remember to take your card and the transaction record with you when you leave.
8. Be alert. Make sure no one is looking over your shoulder. If someone is watching you or makes you feel uncomfortable, cancel the transaction and use a different machine.
9. Always conduct your ATM transactions when and where you feel most secure. If you feel uncomfortable using a specific machine, use it later or go to another location.
10. Check your bank account regularly and compare your transaction records against your financial statements. If you detect any unusual account activity, contact your branch immediately.

What should I do if I suspect fraud?

Immediately contact your Carpathia Credit Union branch or call 989-7400 if:

- You think your debit card has been compromised due to skimming fraud,
- Your debit card is lost or stolen, or Your card is retained by an ATM.





Carpathia Credit Union

CARPATHIA'S 17TH ANNUAL GOLD LUNCH

Our annual Christmas tradition continued with Carpathia Credit Union's 17th Gold Lunch held earlier this month at Canad Inns Garden City. A sold-out crowd of 330 enjoyed a great meal, the outstanding gift of music from Bandurist Sofia Bilozar and even a special visit from St. Nicholas!

Tickets for the Gold Account event go on sale at our branches each year around the beginning of November and we're often sold out within 2 weeks. This year was no different. If you missed it, we'd love to see you out next year!



Gold account (60+) members and guests lined up early. They were greeted by Carpathia staff members Tanya Sucharyna and Galyna Andriyeshyn.



Board member Bohdan Halkewycz chats with some members of the crowd after lunch



The annual luncheon gives everyone a chance to reconnect and catch up with friends and neighbours.



Our thanks to Deacon Victor Humniski who pulled a few strings and managed to arrange for an early visit from St. Nicholas.



Main Street Branch Manager Jaroslawa Middleton took centre stage once again as Carpathia's Emcee.



President Roman Zubach brought greetings on behalf of the credit union's Board of Directors.



Walter Dlugosh, Carpathia's C.E.O., welcomed members and guests on behalf of the staff and management.



The crowd was treated to a superb performance by singer and bandurist Sofia Bilozar.



Carpathia Credit Union



CARPATHIA CREDIT UNION MAKES A CHRISTMAS WISH COME **HOT*103** TRUE FOR ONE SECRET SANTA WINNER

For the second straight year, Carpathia Credit Union has teamed up with **HOT*103** to offer Manitobans a Secret Santa cash prize of \$500.00! On the very first day of the contest, Selkirk's Kim Cumberland connected on the Ace Burpee morning show with Chrissy Troy to win. Kim was ecstatic! She says the cash couldn't have come at a better time. She's just started a new job at the Riverside Grill in Selkirk and wasn't sure if she'd be able to make any wishes come true for her 15 year old son. Now, thanks to her Secret Santa, Kim's Christmas wishes can come true this year! Congratulations, Kim, and Merry Christmas from all of us at Carpathia Credit Union!



Kim Cumberland gets an early visit from Santa... to the tune of \$500!

The Board of Directors at Carpathia Credit Union would like to join President Roman Zubach in wishing all members a very Merry Christmas and a safe and prosperous New Year!

Дирекція Ощадної Кредитової Спільки Карпатія разом з Президентом Романом Зубачом бажає всім членом Веселих Свят та Щасливого Нового Року!



RRSP AND RRIF HOLDERS

Your designation of beneficiary by means of a designation form will not be revoked or changed automatically by any future marriage or divorce. Should you wish to change your beneficiary in the event of future marriage or divorce, you will have to do so by means of a new designation.



OUR HOLIDAY SCHEDULE

In order for all of our staff to celebrate Christmas and New Year's with family & friends, Carpathia Credit Union will be **closed** on

Friday, December 25th

Saturday, December 26th

Monday, December 28th and

Friday, January 1st, 2010

Please note our shorter hours on the following eves:

Thursday, December 24 - closed at 3 pm

Thursday, December 31 - closed at 3 pm

ПІД ЧАС РІЗДВЯНИХ СВЯТ

Кредитова Спілка Карпатія, буде закрита в такі дні:

П'ятниця 25-го грудня 2009 р.

Субота 26-го грудня 2009 р.

Понеділок 28-го грудня 2009 р.

і

П'ятниця 1-го січня 2010 р.

Карпатія буде відкрито:

Четвер 24-го грудня - до 3-ої години

Четвер 31-го грудня - до 3-ої години



MERRY CHRISTMAS!
ПІД ЧАС РІЗДВЯНИХ СВЯТ

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952 Main Street
Winnipeg, MB R2W 3P4



**LOVE, WARMTH,
COMFORT, FAITH,
AND LAUGHTER.**

**Любов, теплота,
віра і радість**

Wishing you and yours a
Joyful Merry Christmas and
Prosperous New Year!

From the board of directors, management,
and staff at Carpathia Credit Union

Christ is Born

**Бажаємо всім членам і їх родинам
веселих свят Різдва Христового
і щасливого Нового року!**

Дирекція, управа і працівники
Ощадно-Кредитової Спілки "Карпатія"

Христос Родився



Three locations to serve you

950 Main St. 1341-A Henderson Hwy.
Unit 80, 220 McPhillips St.
info@carpathiacu.mb.ca

989-7400



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Donna Korban, *Secretary*
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BRANCHES OR CORPORATE OFFICE**

Ph. (204) 989-7400

www.carpathiacu.mb.ca
info@carpathiacu.mb.ca

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Winnipeg, MB R2W 3P4

Fx. (204) 589-2529

BRANCHES

950 Main Street

One block south of Selkirk Ave
Winnipeg, MB R2W 3P4

Mon-Wed 9:30am to 5:00pm
Thu-Fri 9:30am to 6:00pm
Sat 9:00am to 1:00pm

Unit 80, 2200 McPhillips Street

Across from Sears Garden City
Winnipeg, MB R2W 3P4

Mon-Wed 9:30am to 5:00pm
Thu 9:30am to 6:00pm
Fri 9:30am to 5:00pm
Sat 10:00am to 3:00pm

1341A Henderson Highway

At Springfield Road, behind Pizza Hut
Winnipeg, MB R2G 1M5

Mon 10:00am to 5:00pm
Tue-Thu 9:30am to 5:00pm
Fri 9:30am to 6:00pm
Sat 9:30am to 3:00pm