

CARPATHIA

NEWS

ВІСТІ
КАРПАТІЯ

Зима 2006

Том 20 число 3

Winter 2006

Volume 20, Number 3



Something Exciting *This Way Comes*

Historically, as Yuletide holidays draw near, anticipation escalates, peaks, but then falls off dramatically as celebrations end. This year Carpathia not only promises more anticipation, but something extra special.

What is it, you ask?

Well, we can tell you this much. It's going to be fun, it's going to put money in your pockets and it's going to crown one lucky member a BIG winner. Watch the Winnipeg Free Press and our web site shortly into the New Year and you'll discover the benefits of belonging to Carpathia Credit Union. We promise to share our secret with you very soon.

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BOARD OF DIRECTORS

ROMAN ZUBACH - PRESIDENT
DR. MARK KARPA - VICE-PRESIDENT
DR. PATRICIA KMET - SECRETARY
KEN BIELAK - DIRECTOR
DR. GEORGE CHUCHMAN - DIRECTOR
BOHDAN HALKEWYCZ - DIRECTOR
DEMYAN HYWORON - DIRECTOR
DONNA KORBAN - DIRECTOR
NOELLA PYLYPOWICH - 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, MANITOBA R2W 3P4
PH: 989-7400
FAX: 989-7404

MONDAY	9:30 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	9:00 A.M. - 1:00 P.M.

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

MONDAY	9:30 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. - 5:00 P.M.
SATURDAY	10:00 A.M. - 3:00 P.M.

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

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.

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

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

CREDENTIAL SECURITIES INC.

STEPHANIE KOMARNISKY 989-7430

CREDENTIAL ASSET MANAGEMENT INC.

LESIA GOJAN 989-7420

CARPATHIA CREDIT UNION'S 68TH ANNUAL GENERAL MEETING

Monday, January 22nd, 2007, 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 2006 Voting Package. If you do not receive a voting package by December 29th please call 989-7400.

The Annual General Meeting is open to Carpathia members and their guests.



68 – МІ РІЧНІ ЗАГАЛЬНІ ЗБОРИ ЧЛЕНІВ ОЩАДНО-КРЕДИТОВОЇ СПІЛКИ “КАРПАТІЇ”

відбудуться у Понеділок 22 січня 2007 року
Початок о 7:30 годині вечора
Заля Canad Inns Garden City,
2100 McPhillips Street, Вінніпег, Манітоба

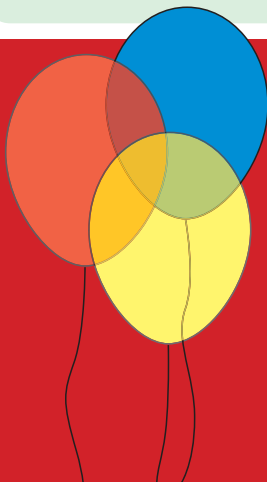
Офіційне повідомлення, інформація про голосування по пошті та порядок нарад будуть у вашому пакеті до голосування.

Vote by mail-in-ballot process and you could be eligible to win 1 of 5 - \$50 prize giveaways!*

Attend the Annual General Meeting on January 22, 2007 at the Canad Inns Garden City and be you could win the

\$250 Grand Prize!

*Winners will be announced at the Annual General Meeting



While you attend Carpathia's Annual General Meeting, your child is invited to:
Під час проведення Річних Загальних Зборів ваші діти запрошені на:

Fat Cat's Birthday

День Народження Котика Мудрика!

14th Annual Gold Account Luncheon

On November 30, 2006 Carpathia Credit Union hosted the 14th Annual Gold Account Luncheon at the Canad Inns Garden City. The event was created as a way for Carpathia Credit Union to recognize and thank all senior members for their patronage and years of dedication.

The afternoon was a great success with fantastic food and first class entertainment! The performers for the afternoon included Molodtsi, Romanetz Ukrainian Dance Ensemble, and the R.F. Morrison School Choir.

We were also blessed with the presence of some special guests, Monsignor Michael Buyachok, Deacon Viktor Humniski, artist Leo Mol and wife Margaret and Saint Nicholas himself! We hope everyone had a wonderful time and we hope to see you all next year!



30-го листопада 2006 року, Ощадно- Кредитова Спілка Карпатія гостила вже в 14-ий раз річний обід присвячений членам Золотого Віку. "Карпатія" висловлює свою подяку членам Золотого Віку за їх підтримку і довір'я.

Обід перейшов з надзвичайним успіхом. Члени насолоджувалися смачними стравами та чудовими розвагами. На обіді виступали "Молодці", танцювальна група "Романець", та хор школи R.F. Morrison.

Присутні на обіді мали приємність вітати почесних гостей отця мітрата Михайла Буячка, диякона Віктора Гумницького, скульптора Д-р. Лео Молодожанина з дружиною Маргаретою, а також вітати святого отця Миколая! Ми сподіваємось що кожний із вас мав гарно проведений час і надіємся побачити всіх вас на наступному обіді!



Party!

When: Monday, January 22, 2007
From 7:00 p.m. to 9:00 p.m.

Where: Canad Inns Garden City
2100 McPhillips Street

Who: Children ages 5 -12

Join us and you will have a great time playing games, winning prizes and enjoying snacks and beverages!

Limited registration by calling: 989-7710

Коли: понеділок, 22 січня 2007 року
7:00 до 9:00 години вечора

Де: Canad Inns Garden City
2100 McPhillips Street

Для кого: Для дітей віком 5 -12 років
Дорогі діти, завітайте до нас і ви будете забавлятися, грати в різні ігри, виграти призи і насолоджуючись перекусом та напоями.

Обмежена реєстрація. Телефонуйте: 989-7710

GIVE A GIFT THAT LASTS A LIFETIME

Planning for the Future

Help your child build a strong financial future with an RESP.

As a parent, there are many things you can do to plan for your child's future, but making sure that your child has access to the learning opportunities necessary to establish a successful career is a gift for life.

An RESP is a Registered Education Investment Plan that allows you, the subscriber to accumulate money in an investment portfolio for your beneficiary's post-secondary education. When you contribute to an RESP, the money is safely invested in secure ways. At the time the beneficiary is ready to begin post

secondary studies, the RESP funds will be available to pay for student expenses.

In order to open an RESP, the subscriber (which is not limited to a parent or guardian) must confirm the following:

- **A beneficiary must have a Social Insurance Number (S.I.N.);**
- **The beneficiary must be a Canadian resident;**
- **The beneficiary must be 17 years of age or less.**

Once an RESP is opened for a beneficiary they are eligible for a Canada Education Savings Grant (CESG). This grant is paid directly into a beneficiary's Registered Education Savings Plan. It adds 20% to the first

\$2,000 in contributions made into an RESP on behalf of an eligible beneficiary each year. The maximum lifetime grant per child is \$7,200 (\$400 x 18 years).

An RESP is an effective way of preparing for your child's education. The money you contribute is invested and grows tax free until withdrawn by the beneficiary. In addition, the federal government pays you to invest in your child or loved one by adding to your investment.

Carpathia's Financial Service Representatives are available to assist you in determining the best plan your family's needs. Call or visit any of our three convenient locations.

Планування на майбутнє

Допоможіть вашій дитині розбудувати міцне фінансове майбутнє з РПЗО (Реєстрований План Забезпечення Освіти)

Як батьки ви можете багато чого зробити, щоб планувати заощадження на майбутнє ваших дітей, забезпечуючи можливість навчання і успішної кар'єри.

РПЗО – це Реєстрований План Забезпечення Освіти, який дозволяє вам, як підписчику заощаджувати кошти в інвестиційному портфелі на вищу освіту. Якщо ви вкладаєте кошти на освіту, на час початку навчання, отримувач може розпочинати вищу освіту і всі його витрати пов'язані з навчанням будуть покриті.

Для того, щоб відкрити рахунок РПЗО, підписчик (не обмежується батьками чи опікунами) повинен підтвердити наступне:

- **Отримувач повинен мати номер соціального страхування**

- **Отримувач повинен мати статус постійно проживаючого в Канаді**
- **Отримувачу повинно бути 17 років або менше.**

При відкритті РПЗО отримувач автоматично може дістати державний грант.

Цей грант надсилається відразу на рахунок отримувача. Він додає 20% на перші 2000 доларів на ім'я отримувача кожного року. Максимальний грант за життя дитини складає 7200 доларів (400 X 18 років).

РПЗО є ефективний спосіб заощаджувати кошти на освіту дитини. Гроші, які ви вкладаєте інвестуються і збільшуються без оподаткування до моменту зняття отримувачем. В додаток, федеральний уряд сплачує вам на інвестування в освіту ваших дітей, додаючи таким чином, до

вашої інвестиції.

Представники з обслуговування членів Карпатії завжди готові допомогти в обранні найкращого плану забезпечення потреб вашої сім'ї. Завітайте або зателефонуйте до однієї з трьох наших філій за більш детальною інформацією!



OUR COMMERCIAL LENDING TEAM

Our Commercial Lending team is here to provide your business with support, service and advice. We help you with timely local decision-making, so you have more time to concentrate on what you do best – running your business. We can provide operating lines of credit, term loans and commercial mortgages. We can help your company meet its financial goals.

For more information, or to contact one of our Commercial Services Representatives, call 989-7400.

www.carpathiacu.mb.ca

Need to open an organization or associate account?
Come to Carpathia for lower-cost alternatives to banks.

НАША КОМАНДА ФАХІВЦІВ ЯКІ ЗАЙМАЮТЬСЯ ПОЗИЧКАМИ

Наша команда позичальників працює задля надання вам підтримки у всіх ваших справах, забезпечення послуг і порад. Ми допоможемо вам у прийнятті рішень з тим, щоб у вас було більше часу для ведення справ. Ми можемо швидко надавати кредитні лінії, позички і комерційні позички. Ми можемо допомогти вашій компанії задовільнити ваші фінансові цілі.

За більш детальною інформацією звертайтеся будь ласка до представників з комерційних послуг за телефоном 989-7400.

www.carpathiacu.mb.ca

Ви можете безплатно відкрити асоціативний рахунок в нашій кредитивці. Завітайте до Карпатії як альтернативи банкам, що пропонує вам дешевшу мережу обслуговування.



Back Row: Julia Baryluk, Commercial Credit Administration Officer; Wayne Kochie, Commercial Account Manager; Lara Sala, Commercial Administration Officer;
Front Row: Carolyn Wiebe, Commercial Account Manager; Roman Hrabowych, Vice President, Credit

Winter 2006

Loans below Prime

Save money

For a limited time Carpathia Credit Union is offering personal loans below prime rate*.

Now it makes sense to borrow for that special purchase. Don't just think about it. Do it!

Buy

- that new car
- that special RV
- the sleek boat you've been eyeing
- new appliances
- a holiday
- the home renovation you've been planning for a long time.

Now is the time...

Get a loan at Below Prime* and make that special purchase.

It's a good idea.



All loans qualify for our Member Equity Plan. Call today for full details.

*Personal loans only. Special rate in effect for the first 12 months.

* New loan advances only. Minimum loan \$10,000. Limited time offer. Certain qualifying criteria applicable. Prime rate is subject to change at any time, without notice.

RRSPs: YOUR PERSONAL PENSION PLAN

Registered Retirement Savings Plans (RRSPs) are the key to controlling your financial future.

Contributing annually to an RRSP will enable you to reduce the tax you pay on your current employment income. As well as being tax deductible, annual contributions to an RRSP will grow, tax free, keeping you ahead of inflation and maintaining valuable purchasing power for your retirement years.

All RRSPs share the same basic features of tax deductibility and tax deferral, but they vary in terms of flexibility and control of investments, risk and return.

There exists a wide range of investment choices for all types of investors — from the most aggressive (who will buy mutual funds or, often, choose to manage their own portfolio through self-directed RRSPs), to those primarily interested in guaranteeing their principal (who might lean towards fixed-income plans), to those beginning the process of building an investment base.

The RRSP contribution deadline for the 2006 tax year is March 1, 2007. Visit your Carpathia branch today to discuss your RRSP options.



TURNING 69?

All members who are 68 years of age this year and have an Registered Retirement Savings Plan (RRSP) with Carpathia Credit Union, please contact your branch to convert your RRSP to a Registered Retirement Income Fund (RRIF). This transaction must be completed by December 31st of the year you turn 69. You may complete the transaction at any time during the year and you do not need to take a RRIF payment during the year of conversion.

RRSP

Do you have the most attractive RATE for your nest egg? Keep your nest egg warm with Carpathia Credit Union's RRSP products.

You can make a contribution in less time than it takes to boil an egg... but don't leave important decisions about your retirement to the last minute. From term deposits to mutual funds, we'll work with you one-on-one to ensure your RRSP investment strategy is the right one for your unique needs.

For RRSP investment services visit any of our three branches or call 989-7400.



FOR ALL 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.



COMMUNITY SUPPORT

For over 66 years, Carpathia Credit Union has played an integral role in the community through supporting member groups, organizations, and charities. This tradition continues as Carpathia devotes a portion of its funds to support community causes.

As a committed member of the Ukrainian and non-Ukrainian communities, Carpathia prides itself in its ability to sponsor, support and promote various events and organizations such as Ukrainian bilingual schools, dance groups, choirs, and many Ukrainian churches. Carpathia Credit Union is pleased to be a part of this vibrant, strong community for years to come.

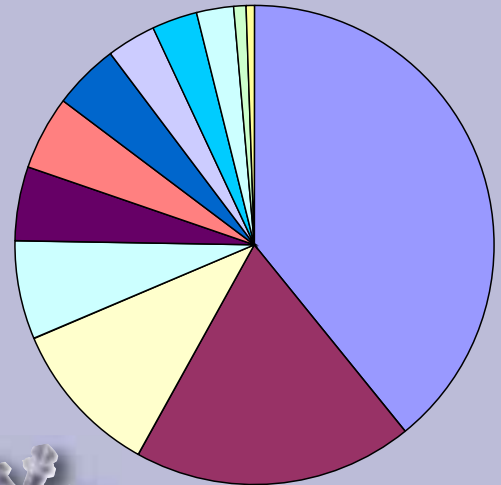
Carpathia Credit Union has provided financial support in excess of \$50,000.00 to our community.

На протязі більше ніж 66 років ощадно-кредитова спілка Карпатія відігравала важливу роль у громаді підтримуючи групи членів, організації та добродійні ініціативи. Продовжуючи цю традицію, Карпатія передає частину своїх фондів для підтримки громади.

Як відданий член української та інших громад, Карпатія пишається, що вона може підтримувати, різноманітні заходи та організації, включаючи українську двомовну програму в школах, танцювальні ансамблі, хори та багато українських церков. Ощадно-кредитова спілка Карпатія з приємністю і радістю виступає частиною громади у майбутньому.

DISTRIBUTION OF FINANCIAL SUPPORT

- Concerts / Tours / Festivals (39%)
- Education / Educational Resources (19%)
- Institutions / Museums / Cultural Centres (11%)
- Exhibits (7%)
- Special Events (5%)
- Charitable Organizations / Donations (5%)
- Sporting Events (4%)
- Youth Camps (3%)
- Seniors' Residences/ Medical Facilities (3%)
- Wasył Topolnický Memorial Foundation (2%) Inc.
- Religious Organizations (1%)
- Workshops / Seminars / Conferences (1%)



Carpathia offers Travel Insurance

Whether it's visiting family in another province or the holidays, or taking off south to escape the winter weather, travel insurance should be the first thing on your list.

Wouldn't it be fantastic to take off on an exotic vacation; and wouldn't it be even more fantastic if your vacation were 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 term 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!

The 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 over the 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.* 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!

**Some restrictions may apply, see us for details*

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 policy, which includes our 10 guiding privacy principles:

1. **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 code.
2. **Identifying Purposes** - Carpathia Credit Union will identify the purpose for collecting personal information at or before the time it is collected.
3. **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 code.
4. **Limiting Collection** - The collection of personal information shall be limited to that which is necessary for the purposed identified by Carpathia Credit Union. Information will always be collected by fair and lawful means.

5. **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.
6. **Accuracy** - Personal information shall be as accurate, complete and up to date as is necessary of the purpose that is to be used.
7. **Safeguards** - Personal information shall be protected by security safeguards that are appropriate to the sensitivity of the information.
8. **Openness** - Carpathia Credit Union shall make available specific, understandable information about policies and practices relating to the management of personal Information.
9. **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.
10. **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 members 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 Policy visit your branch or email your questions to info@carpathiacu.mb.ca

SPOTLIGHT ON OUR MAIN STREET BRANCH

Since May 10, 1976 the Main Street Branch has graced the corner of Main and Flora. The Carpathia Credit Union Building stands as a proud monument to the vision, courage, tenacity and pioneering spirit of the Ukrainian people who built it from modest beginnings to what it is today.

Our Main Street Branch Team, led by Branch Manager Jaroslawa Middleton, is committed to providing excellent service. Whether you need to borrow or invest we have the financial products to suit your unique needs. Our knowledgeable Financial Services Representatives Julia Demko and Lesia Gojan can provide you with a variety of credit and investment solutions to fit just about any situation. Member Services Officer Sylvia Arseny can help you give your children or grandchildren a head start on education costs with a Carpathia RESP. Stop by and let her explain how!

No matter what your financial needs, we look forward to helping you build a sound foundation for making your dreams come true!

Our Main Street Branch features:

- Convenient 6 day service
- 24-hour ATM
- 24-hour Deposit Drop Box
- Member hospitality area
- Free customer parking

Починаючи з 10 травня 1976 року основна філія Карпатії розташована по вулиці Мейн і Флора. Сама будівля є пам'ятником візії, хоробрості, витривалості і піонерському духові українського народу, який розбудував Карпатію зі скромного початку і по сьогоднішній день.

Нашу філію очолює Ярослава Міддлтон, яка неухильно працює забезпечуючи високий рівень послуг. Якщо вам необхідні позички або консультації стосовно інвестування ми зможемо забезпечити всі ваші фінансові потреби. Наші обізнані представники фінансових послуг Юля Демко і Леся Гоян можуть відповісти на пошук фінансових рішень в питаннях позичок та інвестування. Службовець по обслуговуванню членів Сільвія Арсеній може допомогти вам заощадити кошти на освіту ваших дітей і онуків. Завітайте і поговоріть з нею!

Незважаючи на ваші фінансові потреби ми з радістю допоможемо вам розбудувати міцний фундамент здійснення ваших мрій!

Наша філія має:

- Зручне обслуговування 6 днів на тиждень
- 24 годинну ATM
- 24 годинну депозитну скриньку
- Куточок для членів
- Безкоштовне місце паркування авт.



Left to right: Jaroslawa Middleton, Branch Manager; Natalie Suchoplas, Lesia Gojan, Kateryna Predko, Mariya Galinska, Sylvia Arseny, Irina Lisowski, Anna Myszcuk, Julia Demko, Iryna Gumenyuk,

NEW! 6 DAY SERVICE AT CARPATHIA CREDIT UNION

NOT ENOUGH TIME TO GET TO THE CREDIT UNION? LET US SIMPLIFY YOUR LIFE...

Since October 16th, 2006 our Main Street location has been open 6 days a week. Our goal is to accommodate our Members and Associates with exceptional sales and services. By offering 6-day-a-week service at all of our branches we try to exceed your service expectations.

Main Street Branch 950 Main Street

BRANCH HOURS:

Monday – Wednesday: 9:30 am - 5:00 pm
Thursday & Friday: 9:30 am - 6:00 pm
Saturday: 9:00 am - 1:00 pm

McPhillips Street Branch 80-2200 McPhillips Street

BRANCH HOURS:

Monday – Wednesday: 9:30 am - 5:00 pm
Thursday: 9:30 am - 6:00 pm
Friday: 9:30 am - 5:00 pm
Saturday: 10:00 am – 3:00 pm

Henderson Highway Branch 1341-A Henderson Highway

BRANCH HOURS:

Monday: 10:00 am – 5:00 pm
Tuesday – Thursday: 9:30 am - 5:00 pm
Friday: 9:30 am - 6:00 pm
Saturday: 9:30 am - 3:00 pm

INVEST IN YOUR COMMUNITY

THROUGH THE WASYL TOPOLNICKY MEMORIAL FOUNDATION INC.



Supporting the preservation, promotion and advancement of Ukrainian arts, culture, heritage and education in Manitoba.

Do you want to make an investment in your community? There are many ways to contribute to the Wasyl Topolnicki Memorial Foundation Inc., such as:

Wills and Bequests

Through a gift from an estate, individuals demonstrate their commitment to Ukrainian heritage and the community. A bequest may be made in the form of a fixed amount, a percentage of an estate or the residue of an estate.

Living Bequests

Your gift can be acknowledged and put to use during your lifetime. Watch your donation make a difference.

Cash and Property

Land or personal assets can also be donated to the Foundation as a way of demonstrating commitment to the preservation of the Ukrainian culture in Canada.

Life Insurance Policy

You can assign an existing life insurance policy to the Wasyl Topolnicki Foundation, naming the Foundation as both the owner and the beneficiary of the policy. Tax receipts are issued for the approximate cash value of the policy.

Designated Funds

You can specify that your gift must be used for a specific purpose.

In Memory

Gifts made in memory of loved ones and friends are ways to immortalize their memory in perpetuity.

To donate to the Wasyl Topolnicki Memorial Foundation Inc., or for further information on the Foundation's programs, please contact the Foundation office at 204-989-7400 or info@carpathiacu.mb.ca

Tax receipts will be issued for donations of \$10 or more.

Присвячена підтримці збереження спадщини, сприяння українському мистецтву, культурі та освіті у Манітобі.

Чи ви бажаєте інвестувати у вашу громаду? Існує багато способів зробити внесок у фундацію Василя Топольницького.

Як жертвувати:

Заповіти і спадки

даючи пожертву майном, особи виявляють своє почуття зобов'язання до української спадщини і громади. Спадок може бути в грошовій формі, відсотку майна або залишку спадщини.

Живий спадок

Ви можете дістати признання за вашу пожертву і бачити користь з неї ще за вашого життя.

Готівка або нерухоме майно

можна також жертвувати на Фундацію землю або особистим майном і таким чином, виявити ваше бажання зберігати українську культуру в Канаді.

Страхування життя

Ви можете скерувати страховий поліс на життя до Фундації ім. Василя Топольницького, визначаючи Фундацію як власника і спадкоємця полісу. Посвідки до податку виставляються на приблизну грошову вартість полісу.

Призначені фонди

Ви можете зазначити, щоб вашу пожертву було використано на конкретну ціль.

Пропам'ятні пожертви

пожертви в пам'ять близьких і друзів є спосіб увіковічнити пам'ять про них.

В разі подання пожертви на Фундацію Василя Топольницького або за більш детальною інформацією звертайтеся за телефоном 204-989-7400 або за електронною адресою info@carpathiacu.mb.ca

Податкові квитанції будуть надаватися на пожертви \$10 чи більше.

Music To My Ears Contest

From June 1st to August 31st, Carpathia Credit Union held a contest for its Fat Cat and Moving Up account holders. The grand prize? One of three iPod Shuffles! Here are the winners:



Main Street Branch contest winner Mykola Polataiko receiving his iPod shuffle from Branch Manager Jaroslawa Middleton



Henderson Highway Branch contest winner Andrew Peck receiving his iPod shuffle from Branch Manager Ted Sims



McPhillips Street Branch contest winner Tamara Paetsch receiving her iPod shuffle from FSR Allan Naworynski

Members reminded to shield their PIN at all times

While everyone appreciates the importance of shielding their Personal Identification Number (PIN) when using an ATM or a debit card terminal at a store, most of us still do not properly protect our PIN at all times.

A survey commissioned by the Interac Association confirmed that while 92 per cent of Canadians recognize the importance of protecting their PIN, 60 per cent do not always shield their PIN if they think nobody can see them entering it. Perhaps more incredibly, 37 per cent do not shield their PIN even if they believe somebody can see them entering it.

The association recommends that debit card users shield their PIN at all times. In order to commit fraud, criminals need both the PIN and the magnetic stripe information from a debit card. By carefully protecting your PIN you can make it significantly more difficult for someone to obtain this key security feature, the association says.

For more information about cardholder safety, visit www.protectyourpin.com



CARDHOLDER SAFETY TIPS

Due to the importance of protecting debit card information, the Interac Association recently released the following cardholder safety tips:

- Use your hand or body to shield your PIN when you are conducting transactions at an ATM or at the checkout.
- Keep your Member Card in sight when conducting transactions at the checkout.
- Check your statements regularly and contact the credit union immediately if you detect any unusual activity, such as purchases you did not make or missing charges.
- If your Member Card is lost, stolen or retained by an ATM, notify your credit union immediately.
- Memorize your PIN. Only you should know your PIN. If you suspect that someone knows your PIN, even a friend or family member, change it immediately.
- When selecting your PIN, never use obvious information, such as your telephone number, date of birth, address or Social Insurance Number. These numbers are often stored in the same place as your Member Card, enabling criminals to easily guess your PIN.



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!*

From the Board of Directors, management and staff of Carpathia Credit Union!

Christ Is Born!

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 Спілки Карпатія.

Христос Раждається!

In lieu of sending Christmas Cards to our members
and associates, Carpathia has donated \$500.00 to the
Ukrainian Canadian Social Services .



Carpathia Credit Union Holiday Schedule

Closed – Monday, December 25, 2006

Closed – Tuesday, December 26, 2006

Closed – Monday, January 1, 2007



PUBLICATIONS MAIL AGREEMENT NO. 40063217

RETURN UNDELIVERABLE CANADIAN ADDRESSES TO

CARPATHIA CREDIT UNION

952 MAIN STREET
WINNIPEG, MB R2W 3P4

