

CARPATHIA

MEMBERS

КАРПАТІЯ



CARPATHIA
CREDIT UNION

ВІСТІ
КАРПАТІЯ

Весна 2009

Том 23 число 1

Spring 2009

Volume 23, Number 1

CARPATHIA CREDIT UNION

30-MONTH **FLEX TERM** DEPOSITS

Your investments at other institutions have fallen dramatically. The stock market keeps heading lower, too. So where can you save your money and know you're earning the best interest rates possible?

Carpathia Credit Union has the answer... introducing our new

30-Month *FLEX* Term Deposits...

available for a very limited time only!

Here's how it works. Move your money over to Carpathia and you'll get:

- a 30-month term with better than 3-year rates – guaranteed
- if rates stay the same, or go down, you know you're earning the best rates available
- if interest rates start to rise, you have the option after 12 months to switch your term to a new 3-, 4- or 5-year term with no fees or penalties!

**GUARANTEED
RATES!**

**GUARANTEED
TO RISE!**



**The best rates
now...
...and a year
from now!**

What's on your wish list?

index

BOARD OF DIRECTORS

ROMAN ZUBACH - PRESIDENT
DR. TARAS BABICK - VICE PRESIDENT
DONNA KORBAN - SECRETARY
WALTER KULYK - DIRECTOR
KEN BIELAK - DIRECTOR
DEMYAN HYWORON - DIRECTOR
BOHDAN HALKEWYCZ - DIRECTOR
NOELLA PYLYPOWICH - DIRECTOR
DR. GEORGE CHUCHMAN - DIRECTOR
WALTER DLUGOSH - C.E.O. (EX-OFFICIO)

CORPORATE OFFICE

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

CORPORATE OFFICE HOURS
MON - FRI 8:30 A.M. TO 5:00 P.M.

BRANCHES

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

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

UNIT 80, 2200 McPHILLIPS STREET
WINNIPEG, MB R2V 3P4
FAX: 697-1664

MONDAY 9:30 A.M. TO 5:00 P.M.
TUESDAY 9:30 A.M. TO 5:00 P.M.
WEDNESDAY 9:30 A.M. TO 5:00 P.M.
THURSDAY 9:30 A.M. TO 6:00 P.M.
FRIDAY 9:30 A.M. TO 5:00 P.M.
SATURDAY 10:00 A.M. TO 3:00 P.M.

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

MONDAY 10:00 A.M. TO 5:00 P.M.
TUESDAY 9:30 A.M. TO 5:00 P.M.
WEDNESDAY 9:30 A.M. TO 5:00 P.M.
THURSDAY 9:30 A.M. TO 5:00 P.M.
FRIDAY 9:30 A.M. TO 6:00 P.M.
SATURDAY 9:30 A.M. TO 3:00 P.M.

DIAL ONE NUMBER TO REACH
ALL BRANCHES OR CORPORATE OFFICE:
PH. (204) 989-7400

WEBSITE: www.carpathiacu.mb.ca
E-MAIL: info@carpathiacu.mb.ca

CARPATHIA BY PHONE 989-7711
CARPATHIA ONLINE: bank.carpathiacu.mb.ca

CREDENTIAL SECURITIES INC.

CRAIG HARRISON 927-7439

EDITOR

ROBERT (BOB) MCGREGOR
MARKETING & COMMUNICATIONS MANAGER
(204) 989-7449
rmcgregor@carpathiacu.mb.ca

Annual General Meeting

70 Years of Service to Our Members

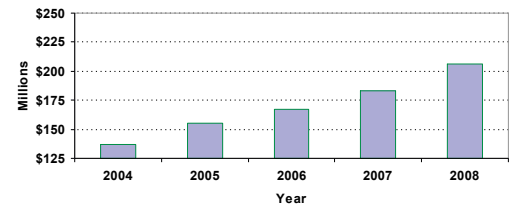
Carpathia Credit Union held its 70th Annual General Meeting at Canad Inns Garden City on January 26th, 2009. More than 170 members, associate members and staff were on hand to review Carpathia's outstanding growth in 2007-2008 (overall, our best year ever). As a result, Carpathia was able to return \$843,000.00 in surplus share dividends and patronage refunds to its members!



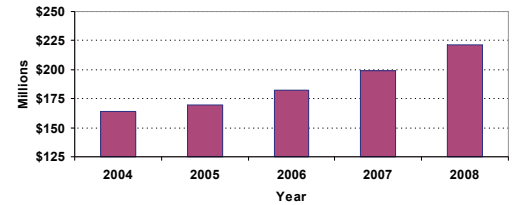
Performance Highlights

The following summarizes Carpathia Credit Union's growth of key balance sheet items over the last five years:

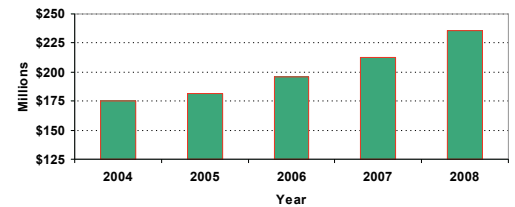
Loans Receivable



Deposits Payable

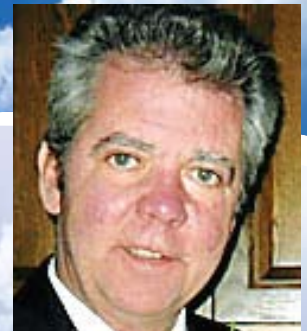


Total Assets



(clockwise from top left:) AGM Chair and in-coming President Roman Zubach welcomes members; Fat Cat celebrates his 70th birthday with a few of his friends; The Board of Directors hands over a ceremonial cheque to members representing \$843,000 in patronage refunds!

ROMAN ALEXANDER MANASTERSKY



It is with sadness that we announce the passing of one of Carpathia's most dedicated former Board members. Roman Manastersky passed away on March 24, 2009. Roman had lived with Type 1 diabetes for more than 40 years. Meanwhile, he was a staunch volunteer and supporter of Ukrainian culture and heritage here in Manitoba. Roman was honoured in 2004 for offering nearly a quarter century of service to Carpathia as a Board member and volunteer ambassador. Our thoughts and prayers go out to Roman's wife Evelyn, his daughters Natalka (Slawko Pilipowicz) and Tanya (Jeff Janzen) and to his many relatives and friends.



Manitoba Parents for Ukrainian Education

Англо-Українська Двомовна Програма
English-Ukrainian Bilingual Program
www.mpue.ca

30 Year Anniversary, 1979-2009

In 1979, Manitoba's English-Ukrainian Bilingual Program (EUBP) began teaching Ukrainian language, culture, arts and traditions along with the regular public school system curriculum in 5 schools. The program has since expanded to serve kids in grades K to 9 at 12 schools in 6 school divisions including:

- Ralph Brown Elementary School, R.F. Morrison Elementary School, Springfield Heights Elementary School, Bernie Wolfe Community School, H.C. Avery Middle School, Chief Peguis Junior High School, in Winnipeg,
- Oakbank Elementary School and Springfield Middle School in Oakbank,
- Happy Thought and East Selkirk Middle School in East Selkirk, and
- Smith-Jackson Elementary and Mackenzie Middle School in Dauphin.

The EUBP is more than a language program. It's open to everyone; students are not required to come from a Ukrainian background to enrol. The program is approved and monitored by Manitoba Education, Citizenship and Youth. And, it brings together children and their families in a unique community setting.

The EUBP program offers:

- an energetic and talented school staff;
- an active and involved parent body;



Approximately half of last year's EUBP students gathered to greet Ukraine President Viktor Yushchenko at the Manitoba Legislature in May 2008.

- development of an appreciation for cultural diversity in Canada; and
- exciting cultural experiences including Pysanka workshops, St. Nicholas concerts, Christmas Eve dinners, Koliada, Malanka, Hahilky, Easter Breakfasts, Camp, and inter-English-Ukrainian Bilingual school field trips.

The Program also allows children who've recently immigrated to Manitoba to integrate into Canadian society. EUBP classrooms provide an environment which allows children who are new to Canada to thrive. It gives them a place where they learn English quickly while having the comfort of a common cultural environment within the classroom. It also provides non-English speaking parents with the opportunity to communicate with the teachers in Ukrainian and so can ensure there is an understanding between parent and teacher without language barriers.

Even French is a component of the learning!

This heritage language program:

- promotes self-esteem,
- enhances personal and cultural identity,
- provides for better communication and problem-solving skills,
- expands cultural, economic, educational and professional opportunities,
- prepares for living and working in cross-cultural environments,

- provides opportunity for Manitoba students to study other languages in addition to English, Ukrainian and French,
- has been proven by research to stimulate the brain, and
- has been linked to stronger Math and Science scores in later grades.

We are truly indebted to the parents and educators who had the dream and urged the government to begin the English-Ukrainian Bilingual Program here in Manitoba 30 years ago. It has provided thousands of children in this province with a truly unique opportunity to learn and grow.

We're looking for all EUBP alumni, students, teachers, administrators and educational assistants, and invite them to our upcoming celebrations.

If you know of a past graduate, please provide us with their contact information.

Please call Manitoba Parents for Ukrainian Education at **942-5405** or email us at mpueinc@mpue.ca.

Check out our website (www.mpue.ca) for more information about our 30th Anniversary Celebrations!

Troyanda Ukrainian Dance Ensemble is holding auditions on Sunday, May 31st in Selkirk. For info, see www.troyanda.com or email info@troyanda.com

Community Sponsorships

Carpathia's Public Relations & Promotional Committee has awarded a number of sponsorship grants for this fiscal year to groups including **Holy Family Home** (Festival of Lights), **Romanetz Ukrainian Dance Ensemble** (30th Anniversary celebrations), **Halyna Kuchmij** (for pre-production of a William Kurelek documentary film), **Ukraine-Kyiv Pavilion** (Folklorama 2009), the **Archeparchy of Winnipeg** (Summer Camp 2009), **Boomtalk Musical Productions** (a mini-musical, "Strike!" to be performed in front of City Hall in May 2009), **Hoosli Ukrainian Folk Ensemble** (40th Anniversary celebrations), **Progress Ukrainian Catholic News** (50th Anniversary booklet), and **Orlan Ukrainian Folk Ensemble** (Creating a unique music library). For more details about Carpathia Credit Union's Sponsorship Program and to download an application, visit our web site at www.carpathiacu.mb.ca/credun/community/sponsor.htm



Carpathia Credit Union was proud to be the primary sponsor of the 7th Annual Ukraine Youth Cup held on March 28th and 29th at the Gateway Sportsplex. This co-ed indoor soccer tournament is hosted each year by the Winnipeg Dynamo Kyiv Soccer Club and is open to everyone between 11 and 16 years of age. Congratulations to Team Odesa (Gold) and all 64 of the kids who took part in this year's tournament!



CARPATHIA
CREDIT UNION

2009 Scholarships

КАРПАТІЯ
КРЕДИТОВА СПІЛКА



Carpathia Credit Union Scholarships reward all-around excellence and are awarded each year on the basis of high academic standing and noteworthy participation in extracurricular activities in and outside of school, our Ukrainian community, and the community-at-large.

To be eligible for this year's scholarships, applicants must:

- be a member in good standing of Carpathia Credit Union since at least September 1, 2008.
- currently be attending high school and graduating in June 2009.
- attend an approved post-secondary institution in the fall of 2009.

All eligible applicants will be considered for a Carpathia Credit Union Scholarship. A selection committee will adjudicate the applications and select the scholarship recipients.

The scholarship will be awarded to the recipient upon proof of paid registration at an approved post-secondary institution. Scholarship application forms are available at all three Carpathia branches and on our website at www.carpathiacu.mb.ca.

The deadline for submissions is May 15, 2009. For further information, please contact: Marketing Department (204) 989-7449 or email rmcgregor@carpathiacu.mb.ca

Ощадно-Кредитова Спілка Карпатія має стипендію для молодих членів програми "Ростемо". Цією стипендією нагороджують на підставі високих академічних заняттях як у школі, участі у позашкільних заняттях як у школі, так і в українській громаді.

Кваліфікаційні вимоги на стипендію включають:

- Членство в програмі Карпатії "Ростемо" Від 1го вересня, 2006.
- Учень/учениця середньої школи, що закінчує навчання у червні 2009 року.
- Посвідка впису в університет або інший вищий навчальний заклад восени 2009 року. Стипендію буде присуджено у червні 2009 року.

Селекційна комісія розгляне всі аплікації та вибере стипендиста/стипендистку.

Стипендійні анкети можна дістати в усіх трьох філіях "Карпатії". Останній термін подання аплікацій - **15 травня 2009 року**.

За додатковою інформацією просимо звертатися до Кредитової спілки Карпатії за телефоном (204) 989-7449 або за електронною поштою rmcgregor@carpathiacu.mb.ca



Marketing & Communications Manager Robert McGregor (left) congratulates Anders Homenick and presents him with an iPod Touch. Carpathia will be awarding another iPod Touch in April and then, on June 30th, one lucky BeavIP.ca Web site visitor will win an all-inclusive trip for two!



Internet Banking Safety Tips



Online Security is a shared responsibility

At Carpathia Credit Union, the safety and security of your money is of the utmost importance to us. That includes your privacy and the privacy of your transactions. We've gone to great lengths to ensure that our software and our servers are secure. And we monitor this technology continuously to ensure that your privacy – and your money – aren't compromised. To that end, we also offer the following advice for our members who enjoy the freedom and convenience of banking with us online.

Safe computing tips 101

- Install and use an **anti-virus program** on the computer you use for your online banking transactions – and ensure that it's up to date.
- Use a personal **firewall**. This puts a barrier between your computer and the internet, which helps to prevent any malicious internet intrusions and attacks.
- Use strong **encryption**—the stronger the encryption used by your web browser, the more difficult it is for intruders to gain access to your online transactions. A minimum of 128-bit encryption is recommended.
- Use unique **passwords** – and make sure you change them regularly. Use passwords with at least 8 characters and include a mix of letters, numbers and symbols.
- Record your passwords on a piece of paper or in a notebook – *never on your computer's hard drive* – and store the paper or notebook in a safe place near your computer in case you need to refer to it.
- Don't share your passwords with anyone and use different passwords for different accounts.
- Makes sure that **security patches** on your computer are kept up to date.
- Whenever possible, avoid using **public computers** to access your internet banking. This includes shared or community computers in internet cafés, libraries and even hotels.
- Never use the "**Save Password**" function on your computer.
- Always "**Log Off**" after using our on online banking website and **close your browser**.
- **Clear** your **cache** after completing each online banking session.
- Use an **anti-spyware** program.
- And remember, Carpathia Credit Union will **never** contact you by email and ask you to provide your online banking **user id** or **password**. These kinds of emails are referred to as **Phishing**. Just like it sounds, the sender is hoping to steal your personal information so that they can either impersonate you or access your money and accounts online.



Carpathia Founder Nominated for Greatest Canadian Co-operator Title

Carpathia Credit Union's founder, Wasyl Topolnicky, is one of 14 finalist for the honour of "Greatest Canadian Co-operator!" Wasyl has been credited as father of the Ukrainian credit union movement in Canada and the free world. He organized nine co-operative initiatives in Manitoba and Saskatchewan including our credit union, 70 years ago! He'll be inducted into the Canadian Co-operative Hall of Fame during this, the cooperative's 100th anniversary. But the title of Greatest Canadian Co-operator is reserved for only one nominee. **Voting closes Thursday April 30, 2009.** To vote, go to www.coopscanada.coop/100th/vote.php



DON'T WAIT TOO LONG

Take advantage of the flexibility and security of our new 30-Month *FLEX* Term Deposit.

If you're looking for the best possible return on your investment, simply set up a 30-month *FLEX* term deposit with us. After 12 months, you'll have the option to reinvest your money without penalty if interest rates rise. Best of all, your deposits are 100% protected, including interest, by the Credit Union Deposit Guarantee Corporation.

Start saving today and watch your money rise, worry-free – but remember, this is a limited time offer.

Call us at 989-7400 or visit your nearest branch to learn more about our 30-Month *FLEX* Term Deposits.



Christ is Risen

HAPPY EASTER

to all of our members from the staff, management and Board of Directors of Carpathia Credit Union!

ХРИСТОС ВОСКРЕС!

Найкращі вітання сердечні побажання зі Світлим Празником Христового Воскресіння всім нашим членам від Дирекції, Правління і Персоналу Ощадно-Кредитової Спілки Карпатія!



PUBLICATIONS MAIL AGREEMENT NO. 40063217
RETURN UNDELIVERABLE CANADIAN ADDRESSES TO
CARPATHIA CREDIT UNION
952 MAIN STREET
WINNIPEG, MB R2W 3P4

