



CARPATHIA'S INSIGHT
 WINTER 2020 | ЗИМА 2020

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If you would like to make changes to your RIF payment schedule for the 2021 year, please submit request to your home branch before December 14, 2020.

KEY DATES & HOLIDAY HOURS

December 24 - All branches will close at 3:00 pm
 24 грудня - Усі філії закриваються о 15:00

December 25 - All branches will be closed
 25 грудня - Усі філії будуть закриті

December 26 - All branches will be closed
 26 грудня - Усі філії будуть закриті

December 28 - All branches will be closed
 28 грудня - Усі філії будуть закриті

December 31 - All branches will close at 3:00 pm
 31 грудня - Усі філії закриваються о 15:00

January 1 - All branches will be closed
 1 січня - Усі філії будуть закриті

January 7 - Henderson branch will be closed for
 Ukrainian Christmas

7 січня - філія Хендерсона буде закрита на
 українське Різдво



CORPORATE OFFICE

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Winnipeg MB R2W 3P4
Ph: 204.989.7400 Fax: 204.989.7715
Hours: Mon - Fri 8:30 am - 5:00 pm

BRANCHES

950 Main Street
Winnipeg MB R2W 3P4
Ph: 204.989.7397 Fax: 204.989.7404

80-2200 McPhillips Street
Winnipeg MB R2V 3P4
Ph: 204.989.7437 Fax: 204.989.7404

1341-A Henderson Highway
Winnipeg MB R2G 1M5
Ph: 204.989.7415 Fax: 204.989.7404

1375 Grant Avenue
Winnipeg MB R3M 1Z8
Ph: 204.989.9294 Fax: 204.989.7404

1-850 Regent Avenue West
Winnipeg MB R2C 3A8
Ph: 204.989.9554 Fax: 204.989.7404

310 Leila Avenue
Winnipeg MB R2V 1L8
Ph: 204.954.7450 Fax: 204.954.7460

Email: info@carpathia.ca
Website: www.carpathia.ca

2020 BOARD

Board of Directors 2020/2021

- Dr. Taras Babick - Chair
- Don Cilinsky - Vice Chair
- Noella Pylypowich - Secretary
- Roman Zubach - Past Chair
- Susan Zuk - Director
- Nicholas Chubenko - Director
- Donna Korban - Director
- Mike Mager - Director
- Irka Semaniuk - Director
- Demyan Hyworon - Director
- Sophia Kachor - Director
- Eugene Waskiw - Director

Standing Committees 2020

- Chairpersons:
- Mike Mager, Audit & Risk
 - Roman Zubach, Corporate Governance
 - Don Cilinsky, HR & Compensation
 - Susan Zuk, Nominating
 - Demyan Hyworon, Property & Environment
 - Donna Korban, Community Support



Follow Us!

Instagram: @carpathiacreditunion
Twitter: @carpathiaCU
Facebook: @carpathiaCU
LinkedIn: carpathiacu

BRANCH HOURS

- Mon - Thu 9:30am - 5:00pm
- Friday 9:30am - 6:00pm
- Saturday 9:30am - 3:00pm
- Sunday Closed

GREETINGS FROM THE CHAIR

As we approach the holy celebration of Christmas, we eagerly anticipate the graces of this blessed time of year. Sadly this year we struggle with the pandemic, which has forever changed our lives. Although we await a medical solution, we continue to be challenged with the precautions which are required, at least for the present time, in order to protect ourselves, our families, and our friends. Christmas 2020 will be unlike any previous Christmas.

Carpathia Credit Union is striving to continue to serve our members to the best of our collective ability. All precautions are being implemented to safeguard your visits to our credit union. We are complying with all regulatory and public health requirements. We want you to feel safe when you visit our branches. Carpathia has reintroduced a number of financial services which can be accessed electronically in an effort to exceed your financial requirements.

In the next few months Carpathia Credit Union will be ceasing operations at the McPhillips location as our lease expires. We will be relocating to our owned beautiful premises on Leila - the home of the former North Winnipeg Credit Union. You will continue to be served by familiar faces of our staff members. You will also enjoy more convenient parking. Our goal is to accomplish this transition as seamlessly as possible.

The management and staff of Carpathia Credit Union will continue to provide you with innovative and exciting products and services, as together we face the challenges of our changing world. Your continued loyalty and support will enable Carpathia Credit Union to grow and prosper.

In a few weeks, Christians will celebrate the birth of our Lord and Saviour Jesus Christ. The Board of Directors extends to each of you and your families our best wishes for a joyous and safe Christmas season. On behalf of my wife Patrusia and myself, I wish each of you a peaceful Christmas celebration and a healthy New Year.

May the Good Lord continue to bless each of you.

Merry Christmas **Христос Рождается.**



Dr. Taras Babick
CHAIR



GREETINGS FROM THE CEO

2020 has continued to be a year of change in so many ways. As we continue to live through a pandemic together, the negative has often drowned out the positive and good. As a local business and a member-owned institution, we have been encouraged by the renewed focus on buy-local and recognition of the value of supporting and investing in your community.

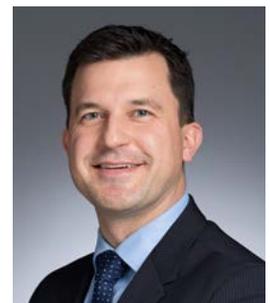
Our history of member loyalty has allowed Carpathia to continue to support our members and community through loan and mortgage deferrals, the waiving of many fees, as well as our continued free administration and support of the many government programs that directly support and benefit our members. We have also been able to maintain support for our community through scholarships, sustaining donations, direct grants, and targeted advertisements.

As we have continued to follow guidance and do our part as an essential service, our staff and members have truly stepped up to the challenge. On behalf of management and the Board, I would like to thank our staff and members for all they have done to keep each other safe. This continued effort and cooperation has allowed all Carpathia branches to operate near normal through this second wave.

On the next page, you will find an official notice that we will not be renewing our lease at our McPhillips Street branch location. While we have seen members move their business to online and contactless transactions at an accelerated pace during this pandemic, we still recognize the value of relationships and in-person service. We will continue to provide the service that members value at our other five locations and all staff currently working out of our McPhillips Street location will have similar positions at those branches. We greatly value their past and continued contribution to Carpathia.

As we come to the end of another year, I am thankful to our members, the staff and Board of Carpathia, as well as my wife and family whose support is without waiver. I will close by wishing each of our members and their loved ones best wishes for a happy and healthy Christmas and New Year on behalf of the staff, management, and Board of Carpathia, as well as my wife Katrina and myself.

Христос Рождается and Merry Christmas!



Nick Rawluk
CEO



McPhillips Branch Permanently Closing February 25, 2021

Effective February 25, 2021, Carpathia Credit Union will close the branch at 2200 McPhillips Street.

The nearest full-service branch is located just down the road at 310 Leila Avenue and members will be able to visit any of the remaining five locations for any of their transactions.

With our lease at McPhillips up for renewal in 2021, Carpathia's board of directors and executive management team took the opportunity to conduct a full assessment of our branch footprint in the area. The Leila branch is located in a building owned by Carpathia, has ample parking, a drive-through ATM, and is located only 3.4 kilometers away from the McPhillips branch.

We recognize that many members have built strong relationships with the staff at the McPhillips branch and we want to assure you that there are open positions for each of them at our other five branches. They remain valued members of the Carpathia team.

We're committed to working with every affected member to make sure the transition goes smoothly. If you have questions, we encourage you to call us at 204-989-7400 or send an email to info@carpathia.ca.

Dr. Taras Babick
Chair, Board of Directors

Nicholas Rawluk
Chief Executive Officer

DESIGNATION OF BENEFICIARY

Did you know that your beneficiary will not be changed automatically by any future marriage or divorce? Changing or designating a beneficiary for your RRSP, RRIF or TFSA is an important consideration when reviewing your personal finances.

When you convert an RRSP into a RRIF they are considered to be separate plans, so any designated beneficiary you specified for the RRSP will not be automatically carried over to the RRIF. You will be required to designate a new beneficiary.

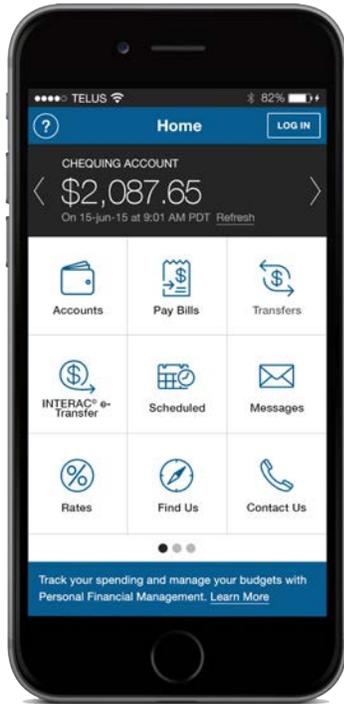
If you wish to change your beneficiary, please complete a new **Designation of Beneficiary form** at any of our six branches. If you have any questions, please contact the highly knowledgeable staff at your local branch.

When you accidentally spill hot 
on your new , we have you covered.

Extended Warranty and Buyer Protection

FREE WITH PERFORMANCE PLUS PLANS
AND GOLD ACCOUNTS





Coming Soon!

The New My Carpathia Mobile App

It's faster and easier to do all your financial transactions - anytime, anywhere.

Sign up for eblasts and we'll let you know when the new version is available for download.

www.carpathia.ca/AboutUs/Newsletters/

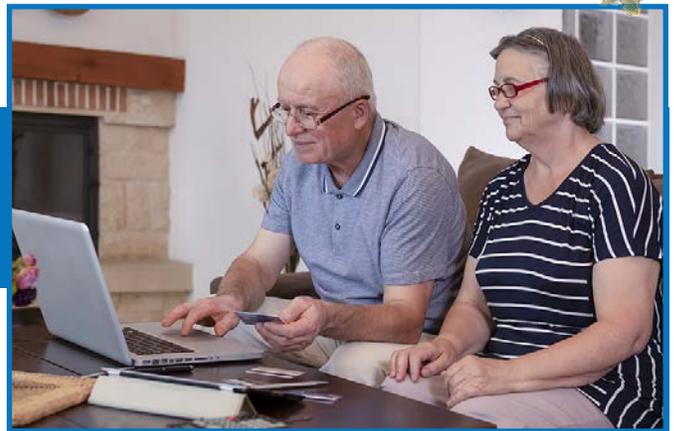


BENEFITS OF CARPATHIA ONLINE

If you haven't tried online banking yet, now is a great time to give it a try.

It's a safe and easy way to perform many financial transactions from the comfort of your home.

A good example is paying bills, something we all need to do every month. This is how:



1 Login to Online Banking

2 Select "Payments" from the left side menu

3 Select "Add Payee" and search for the name of the person or company you want to pay. You only need to do this the first time.

4 Enter the Account Number of your bill

5 Choose "Make Payments" and choose the account to Pay From menu (all your accounts will be available)

6 Choose the Payment Date and Amount (you can pay more than one bill at a time)

7 Select "Pay Bills"

Take payments on the road or on your counter with Square.

Ask your branch for details



The staff at any of our branches will be happy to help you get started with online banking. Call or drop in to give it a try!



Christmas shopping credit card bills stacking up?

Take advantage of lower interest rates with a line of credit.



Alerts - For Security and Peace of Mind

Get email and/or text notifications for the account activities you choose.

Be alerted

- anytime your account is accessed
- everytime a deposit is made
- when a debit clears your account
- and many other options

Sign up for **Messages and Alerts** through Online Banking or **Alerts** with the My Carpathia mobile app.

Available on most networks and call **204-989-7400** for more information.

INTERNET SECURITY

Our **Internet Security** page of the website has some simple tips that you can follow to ensure that your online banking experience is safe and hassle-free.

We also have videos on the **News** page with tips to protect yourself from cyber attacks and preventing Phishing and Smishing.

Visit both of these pages in the **AboutUs** section to learn more about these topics and how we're keeping you secure.

Join our list to you have the newsletters mailed or emailed to you.

MAIL IT TO ME

We need your **name** and **full mailing address**

- Ask one of the branch staff to add you to our mailing list
- or email marketing@carpathia.ca
- or call 204-989-7449

EMAIL IT TO ME

We need your **email address**

- Home page of the website, button at the bottom (Join Our Email List)
- or email marketing@carpathia.ca
- or call 204-989-7449

Newsletters will be available three times a year. Copies will be available in all six branches and on the website.

Carpathia in the Community

For 80 years, Carpathia Credit Union has proudly supported many Ukrainian organizations.

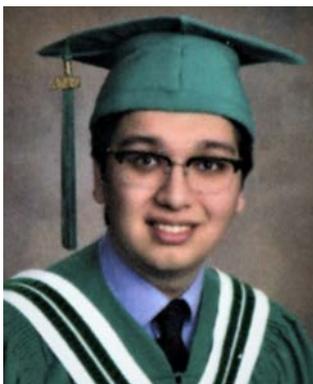
A few of the organizations supported in 2020:

Platinum Jets
Hoosli Ukrainian Male Chorus
Melos Folk Ensemble
Lubov SSMI Foundation
O Koshetz Choir
Orlan School of Dance
Orlan Ukrainian Folk Ensemble
Homin Ukrainy
Kyiv Pavillion
IPAC Ukraine
Knights of Columbus
Ukrainian Catholic Archeparchy of Winnipeg

Camp Veselka
Romanetz Ukrainian Dance Ensemble
Rossdale Ukrainian Dance School
Ukrainian Canadian Council
Rozmai Winnipeg Cymk Ukrainian Dance
Rusalka Ukrainian Dance Ensemble
Rusalka UNF School of Dance
Ukrainian Cultrual Centre
Sopilka Ukrainian Dance School
Troyanda Ukrainian Dance
CFA Society Winnipeg
St. Joseph's Ukrainian Catholic Church
Blessed Virgin Mary Ukrainian Catholic Parish

English Ukrainian Bilingual Program

Chief Peguis Junior High
East Selkirk Middle School
Happy Thought School
R.F. Morrison School
Ralph Brown School
Springfield Middle School
Prince Edward School



Dariyan Dubik
Miles Macdonell Collegiate



Emily Leskiw
St. Mary's Academy

2020 SCHOLARSHIP Winners

We apologize for omitting Dariyan and Emily from our last newsletter. Congratulations to all our 2020 Scholarship recipients and good luck with your post-secondary studies!



Publications mail agreement no. 40063217
 Return undeliverable Canadian addresses to
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 Winnipeg, MB R2W 3P4



Eugene Waskiw
DIRECTOR



Irka Semaniuk
DIRECTOR



Mike Mager
DIRECTOR



Susan Zuk
DIRECTOR



Roman Zubach
PAST CHAIR



Dr. Taras Babick
CHAIR



Don Cilinsky
VICE CHAIR



Noella Pylypowich
SECRETARY



Nicholas Chubenko
DIRECTOR



Sophia Kachor
DIRECTOR



Demyan Hyworon
DIRECTOR



Donna Korban
DIRECTOR

Hoping this holiday season brings fresh joys and a life filled with peace to you and your family. May you experience warmth, togetherness, and prosperity in 2021.

Нехай ці Різдвяні свята принесуть вам та вашій родині багато радості та миру. Бажаємо щастя та процвітання у Новому Році.

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