

QUINTE • FIRST

CREDIT UNION

April 2017 Newsletter

Dear Members,

Our big news is the **software conversion coming up May 5th**. We have all been working very hard to ensure that this transition is as seamless as possible. On the weekend of **May 5th to 7th**, there will be service interruptions for all members. There are some changes for those who were previous Bayshore members. You'll find the highlights in our Member FAQ section in the newsletter. Please visit our website or contact your branch for more information, we have printed material available, and helping you with this transition is our number one priority. Thank you for your patience, we look forward to being able to offer all of our members the same great service and security that the Fiserv software system offers.

Member News

April just seemed to fly by, and our Easter Egg Hunt at Fraser Park in Trenton was definitely the highlight of the month! We had a fantastic turnout, with an estimated 350 children and their families turning up to enjoy the day with Easter treats, a free BBQ and awesome face painting and balloon creations! The weather was beautiful, we had lots of staff and their families join us to help out with the day and it looked like a great time was had by all! Thank you to all the wonderful volunteers who helped out and to everyone in the Quinte West community who joined us for the festivities! We would also like to thank these local Trenton businesses who helped out with donations and costs; Farmer's Market, M&M Food Market, Trenton DBIA, and McDonald's, and Reid's Dairy in Belleville.

Quinte First was proud to enter a team in the 1st Annual **Rex Somerville SLO Pitch Tournament**, Saturday, April 29th. It was a fun day for everyone, and was a very successful event! Rex & Angela Somerville attended with their family. All money raised was donated to families that have children with Autism to help them pay for therapy and services that are not otherwise covered. Thanks to all staff and their families and friends who came out to participate, and cheer us on!



What's New in Wealth?

We are pleased to announce our May investment specials:

37 months @ 2.10 %

17 months @ 1.80 %

Call our wealth department today to take advantage of these amazing rates!

Co-op Corner!

Our Quinte First staff was lucky enough to have some unique and inspiring training on co-operative and credit unions in April. We learned a lot about how our credit union fits into this amazing co-operative business sector. We really had a look at ourselves to discover what makes Quinte First unique, what is important to us and what makes our members so special. The most rewarding part of the training was when we asked staff to write down what they thought our “why” is. We all dug a little deeper than the obvious, we know we provide great financial services, and strive to provide the best customer service; we focus on that every day. But when we asked staff what they are most proud of this is what they said:

“Satisfaction of making our members happy.”

“Bettering the community.”

“To help people succeed financially.”

“To create a community, somewhere a family feels they can grow and build.”

“We care about our members and our communities!”

“To provide our members with support and help them everyday.”

“We believe in our community.”

“We care about our members.”

Credit Unions are not banks, we're different. It starts with what we believe in and what we value. **Every** person on our staff mentioned how **important** our **members** and/or **community** are to them. Not one person had written down profit, income, or meeting sales targets. That's what makes us **proud** to be a credit union.

Canada 150 Volunteer Challenge

As part of Canada's 150th celebration, the Canadian Credit Union Association (CCUA) has issued its own Canada wide Credit Union challenge: Their goal is to have every Canadian credit union contribute volunteer hours to reach a grand total of 150,000 volunteer hours this year!

Our challenge is going well, and we are really proud to have some of our amazing members join with us to donate their volunteer hours as well! Thanks for everything you do in the community!

For more information on our volunteer challenge or to share your own volunteer story with us, stop in to your nearest branch and talk to a Member Service Representative.

Or contact Michelle Christmann at
613-966-4111 ext. 268

Or email:
mchristmann@quintefirst.ca

Our year to date total is:



Loans and Lending

Our members are our most valuable resource and best spokespeople. As such we firmly believe that you should be rewarded when you refer your friends and family to Quinte First. For a limited time, you can earn up to \$200 for referring a friend to us for a new mortgage or personal loan. Please ask our staff about how you can obtain a special Referral Card to take advantage of this program or talk to a Lending Services Officer for details, some conditions apply.

Nancy Searles- Credit Manager 613-966-4111 ext.227

Laurie Golden- Lending Services Officer 613-966-4111 ext. 267

Lois Schwager- Senior Lending Services Officer 613-966-5550

Angie Marsh- Lending Services Officer 613-394-4872

Gino Leone- Senior Lending Services Officer 613-394-4872

Amanda Young- Senior Lending Officer 613-966-4111 ext.222

Check out Colby looking awesome in his Quinte First jersey. This is Colby's first year playing ball hockey, and we hear he's already playing like a champion!

Way to go Colby!!



Community Connections

Quinte First is committed to connecting with our community, and this month we had a great time at community events like the VON trivia challenge on April 7th, and at the Rotary Sunrise of Quinte Surf and Turf Dinner on April 28, and we hope you had a chance to stop by our booth at the Quinte West Home Show during the last weekend in April to check out some of the great businesses in the Quinte area and say hi to our staff!

We had a great month with our All 4 Each school program in April, we visited Moira S.S and Quinte S.S. As usual we had way more fun than the students expected talking about Budgeting and Financial Literacy. We were also pleased to be part of the first What's Next?! student conference at Quinte S.S. It was a great day, and a fantastic idea to prepare students who are transitioning to post- secondary education or graduating high school and starting the next stage of their lives.

Quinte First is proud to help youth and is offering **Student bursaries** to help with the costs of post secondary education. The bursaries are open to members, members children and grandchildren. Please visit our website and look under the **Community** heading, **Student Bursaries** for more information on how to apply and to print an application.

If you know of a student leader between the ages of 14-18 who would be interested in attending the **Co-operative Young Leaders Camp** this summer, we have 2 sponsorships available. This is an amazing opportunity to learn leadership skills in an environment that focuses on collaboration and co-operation. For more information, and to find a link to the **CYL** camp website, visit our website and look under the **Community** heading, **Programs and Partnerships** or contact our Sidney Street Branch at 613-966-4111.

For more information on the **All 4 Each** program, or to book a presentation, please contact Michelle Christmann at 613-966-4111 ext. 268 or via email at mchristmann@quintefirst.ca

Financial Literacy

Quinte First is continuing our monthly workshop series at the Quinte West Public Library. Our topic for May is **Credit History: How to build a good one, and why it matters!** Just an hour of your time can save you money, stress and improve your financial confidence. Join us this month at one of our free workshops. Everyone is welcome, and there is no fee or registration required.

We are also proud to introduce a **Money Smart Kids!** workshop, for **ages 7-12**. We'll have fun while we explore budgeting, saving, wants vs. needs and more!

For more information on our free **Financial Literacy Workshops**, or to book a workshop for your community organization, contact Michelle Christmann at 613-966-4111 ext. 268 or via email at mchristmann@quintefirst.ca

Upcoming Workshops

May 5- Quinte West Public Library, Frankford Branch-2:00pm **Credit History: How to build a good one**

May 9- Quinte West Public Library, Trenton Branch-6:00pm **Credit History: How to build a good one**

May 15- Quinte West Public Library, Trenton Branch- 6:00pm **Money Smart Kids!**

May 16- Quinte West Public Library, Frankford Branch- 5:30pm **Money Smart Kids!**

Member FAQ's

Please submit questions in branch or to Michelle Christmann at mchristmann@quintefirst.ca

Important member information regarding the banking system conversion scheduled for

May 5th to May 7th, 2017.

- Bill payees will not transfer over, staff will be available to assist you to add in your bill payees after conversion
- There will be some changes in account names and fee structures, staff will be available to ensure you fully understand any changes in names or structures that you may see
- Passbooks will no longer be supported, however staff can help find the best way for you to continue to monitor your account activity in a way that you feel comfortable with
- Your e-transfer profile will need to be re-added, including recipients, and staff will be available to help you if needed

After conversion, all former Bayshore members with online banking will have had their online and telephone banking password reset to the last 4 digits of their SIN number, and will be required to enter security questions the first time they sign in after conversion.

Become informed by obtaining further details- we will have materials available in branch, visit www.quintefirst.ca or call and speak to a staff member. We appreciate your patience and loyalty, and please remember we are here to help. The most important goal for our staff right now is to help you feel comfortable with any changes, and make this transition as seamless as possible for you.

Phone – **(613) 966-4111**

Email- admin@quintefirst.ca

CEO's Corner

I wanted to personally thank all of our members for your patience during our banking system conversion. Your patience and support has helped all of our staff with this complex transition. Our conversion will bring some changes which all of our staff are here to help you through. Your monthly statement at the end of May will have a new look. We hope you like the new look and we appreciate any feedback you have. We hope that you will go to the app store on your smart phone and download the Quinte First banking app. The app is a safe, convenient way to do your banking. The Quinte First app also allows you to use the remote deposit feature. Take a picture of your cheque and it is deposited to your account. Please ask any of our staff for all features and assistance in downloading the app. Flash cards are now available to all members. *Interac* Flash is Canada's first contactless debit solution. It allows you to pay for everyday purchases quickly, securely and conveniently by simply holding your *Interac* Flash-enabled bank card in front of the reader at checkout. You can use it at merchants across Canada – wherever you see the *Interac* Flash logo. Now that our system conversion is complete we are excited to start implementing our strategic vision. Having all branches and members on one system will allow us to provide quicker and enhanced service to all members and it will allow us as an organization to move forward with new products and technological offerings to our members.

Thanks for your business,

Carrie Gregoire, CPA, CGA



Belleville

191 North Front Street
613-966-5550

293 Sidney Street
613-966-4111

Trenton

17538A HWY 2
613-394-4872

251 R.C.A.F. Road
613-394-3361

Frankford

34 South Trent Street
613-398-6103

Quinte First now has a Facebook page- Like and follow us at <https://www.facebook.com/quintefirst/>

Follow us on Twitter @quintefirst

Find us online at www.quintefirst.ca