



February 2017 Newsletter

Dear Members,

Wow, another month gone already! We hope everyone had a great Valentine's Day, and got to spend some time with loved ones. Family day weekend brought us beautiful spring-like weather and a well-deserved day off! We are looking forward to spring coming just around the corner. Thank you for your continued patience and thank you for your business; you are the reason we are here and we remember that with everything we do.

Member News

Canada 150 Volunteer Challenge!

Credit unions take their contributions to local communities seriously – so seriously in fact that in 2015, 72 per cent of credit unions enabled their employees to participate in voluntary activities *as part of their paid work*, and this is a practice that Quinte First supports. Add this to the 80 per cent of credit unions that reported in the same year that their employees *used their own free time* to represent the credit union at community activities and organizations, which Quinte First staff certainly do, and you have an incredible example of how credit unions put people before profits throughout the year.

As part of Canada's 150th celebrations, the Canadian Credit Union Association (CCUA) is hoping to capitalize on this outpouring of generosity by issuing its own system-wide challenge: 150,000 volunteer hours invested in local communities across the country by year-end. Their goal is to have every Canadian credit union contribute volunteer hours to reach a grand total of 150,000 volunteer hours this year!

Quinte First Credit Union is excited to be a part of this challenge, and has pledged to donate a total of 1000 hours! We are proud to be part of a business sector that cares about more than just the bottom line. We know our staff, members, and Board of Directors are up for the challenge! With your help we know that not only can we reach 1000 hours, but we think we can double that and reach 2000 hours! We want to invite everyone in the Quinte community to join us in participating in the challenge, and in celebrating Canada's volunteer spirit!

If you are a member of Quinte First Credit Union, and you are involved in volunteer activities, we invite you to participate and share your stories with us about how you are making a difference in our community.

We welcome all participants, no matter how big or small! Talk to any staff member at Quinte First Credit Union for details on how to participate in the Canada 150 Volunteer Challenge!

For more information contact Michelle Christmann at Quinte First Credit Union, 613-966-4111 ext. 268 or email mchristmann@quintefirst.ca

Thank you everyone and sky's the limit here! Let's show Canada what Quinte First and our community is made of!!

What's New in Wealth?

We're thrilled to announce our great investment rates effective March 2, 2017.

47 months @ 2.25 %

27 months @ 1.90 %

Let's talk about the Quinte First High Interest Savings Account (HISA)

Your money is always available - your money is never locked in, **NO** minimum or maximum on deposits.

- **Pay yourself first** - make saving for that particular goal easy by setting up regular automatic deposits or transfers to your HISA account.
- Looking to take a vacation, making a down payment on a home, buy a car or just putting money aside for a rainy day - **Start Saving NOW**, there is no maintenance fee.
- **Easy access to your money** – the same access as our other accounts such as in-branch, Direct Deposits, Telephone Banking and *MemberDirect*[®] online banking.
- **Great rates** - this account pays a high interest rate, comparable to those paid on term investments, and is calculated on your daily closing balance, paid monthly.

Loans and Lending

Renewing your mortgage is a great opportunity to review your financial situation and make any necessary changes to your mortgage. This is the time to think about future plans, such as home renovations, moving, or another large purchase in the near future.

There are many reasons why you might consider **refinancing your mortgage**. You might be looking for a shorter term, access to extra cash or a chance to take advantage of lower rates.

Mortgage rates are very competitive and we encourage you to contact us directly to discuss our best rates. Full service members may qualify for a rate discount. Call one of our loan specialists today to see how we can save you money.

[Call us](#)

[Visit us](#)

[Find us online](#)

High Interest Savings Account Details

No monthly fee

Monthly Debits

2 FREE

\$5.00 per debit

thereafter

Monthly Deposits

Unlimited free deposits, including Direct Deposits

Interest on Balance Under

\$5,000

0.05 %

Interest on Balance Over

\$5,000

1.10 %

Interest Paid

Interest is calculated on the minimum daily closing balance, paid monthly

Banking Services

24/7 online, mobile and telephone banking

Contact your Member Financial Advisor today to talk about your High Interest Savings Account options.

Community Connections



Quinte First was proud to be a part of the 12th Annual **Curling for Camp Trillium Bonspiel** on February 4th at the Quinte Curling Club. This fantastic event was organized by the Rotary Club of Quinte Sunrise and helped to raise funds for a new 1/2 court basketball court at the camp. It was a great day, with fun had by all! The First of Quinte First team, lead by Skip Joe Bell, won a narrow victory over the CEO Cruisers, headed by Skip Carrie Gregoire. We're planning a re-match next year- look out Joe!

We were also out and about at local high schools in February helping to educate students about Basic Financial Literacy, Budgeting and The Co-operative Business Model with the **All 4 Each** program. We met some amazing students and connected with some inspiring teachers at Centennial Secondary School, Quinte Christian High School and Nicholson Catholic College.

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 proud to offer free Financial Literacy Workshops to our entire community. In February we focused on RRSPs and TFSAs, and had good turnouts to two workshops hosted by the Quinte West Library in Trenton and Frankford. We were also thrilled to be invited to Loyalist College to hold two workshops for a fantastic group of students during their College Prep course. It was an amazing experience, thanks again Loyalist College!

March is Fraud Prevention month, and we've planned a few Identity Theft and Fraud Prevention workshops throughout next month to give everyone a chance to attend! We'll talk about how to protect your personal and financial information, what to do if you're the victim of fraud and much more! Keep checking in-branch and on our website for upcoming workshops near you!

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

March 14- Quinte West Public Library, Frankford 2:00 to 3:30 pm **Identity Theft and Fraud Prevention**

March 14- Quinte West Public Library, Trenton 6:00 to 7:30 pm **Identity Theft and Fraud Prevention**

March 25- Quinte First Sidney St. Branch 11:00 to 12:30 pm **Identity Theft and Fraud Prevention**

April 8- Belleville Public Library 2:30 to 4:00 pm **Loans: Costs and Obligations**

April 10- Quinte West Public Library, Trenton 6:00 to 7:30 pm **Loans: Costs and Obligations**

Member FAQ's

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

Q. How do I open an RESP and receive the Canada Learning Bond?

A. It's simple! Get a Social Insurance Number (SIN) for your child. Make an appointment with a Member Financial advisor to open an RESP and we will look after processing the application for the Canada Learning Bond, and any other government grants to which you may be entitled to.

Q. Do I have to put any money into the RESP to receive the Canada Learning Bond?

A. No, you do not have to put any money in the RESP to qualify for the Canada Learning Bond. Your child could also get an additional \$100 each year up to age 15, to a maximum of \$2000.

Upcoming events

March 30- Screening of **A New Economy** at The Aron Theatre in Campbellford. Doors open at 7pm, film starts at 7:30 with a short panel discussion to follow. This event is **free** to all who wish to attend, come be inspired and learn how we can all move toward a more co-operative future!

April 16- Easter Egg Hunt at Fraser Park in Trenton. Join us from 11am-1pm for a **free** Easter Egg Hunt for the kids, and a free BBQ for all! Hop to see you there, it will be eggs-cellent fun for all!

Quinte First is Now Hiring!

Quinte First Credit Union is an innovative full-service financial institution committed to providing excellent personal financial service. Because we truly believe that our employees are our most valuable resource, we provide competitive wages and a supportive environment that promotes career advancement. We are committed to supporting our community and valuing our members and employees by acting with respect, integrity and trust.

You should submit a detailed résumé outlining your work history, relevant qualifications and salary expectations using one of the following methods:

Email to admin@quintefirst.ca

Apply By Mail, Fax or Visit Your Nearest Branch.

For more information visit our **Careers** page at www.quintefirst.ca



Staff of Quinte First were proud to attend a special ceremony at Quinte West City Hall on February 21 to honour staff that helped save the life of Rex Somerville during a staff event last September. After Rex went into cardiac arrest, staff immediately called 911, put their CPR training into action, and used a defibrillator (AED) to save Rex's life until paramedics arrived. St. John's Ambulance lifesaving awards were awarded to Gino Leone, Greg Rupnow, Scott Lafleur, Cherie Schiere, Lillian Czindl and Jason Lott.

CEO's Corner

It is hard to believe that we have another successful RRSP season behind us and March is here. Thank you to all of our members who took advantage of our great RRSP specials. Make sure you keep an eye out for our monthly investment specials throughout the year. With March upon us we are gearing up for our banking system conversion that is scheduled for the weekend of May 5th. In preparation for this conversion we will be completing two mock conversion runs to allow us to see how the conversion process will work and to ensure that conversion weekend will go as smooth as possible. We will also be cross training staff on the banking system. This means that you will see some new faces in our five branches as we move staff to different branches to ensure all staff are comfortable with the banking system to allow our staff to continue to provide all of our members with great service. Our main goal is to ensure that the conversion process is seamless to our membership. The banking system conversion will bring about some changes. Please ensure you read the notices that we will post in branch and on your monthly statement. Of course at any time please speak to any Quinte First staff member about any questions you have about how the conversion will affect you.

We are working on implementing *Interac* Flash for our members. We are in the testing phase and expect to have these available to all members in May. *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.

March is fraud prevention month and we are running a couple of workshops for our members and the community. This is a very valuable topic to us all. We hope to see you at one of the workshops.

Sincerely,

Carrie Gregoire, CPA, CGA



Now with 5 locations to serve you

Belleville

191 North Front Street
613-966-5550

Trenton

17538A HWY 2
613-394-4872

Frankford

34 South Trent Street
613-398-6103

293 Sidney Street
613-966-4111

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

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Find us online at www.quintefirst.ca