

# QUINTE·FIRST

## CREDIT UNION

January 2017 Newsletter

Dear Members,

It's finally official! As of January 1<sup>st</sup>, 2017 we are Quinte First Credit Union. We have been working really hard to make this as smooth a transition as possible for our members and our staff, and we appreciate your patience and understanding. Please keep giving us your feedback. Everyone on our staff, from the Member Service Representatives to Carrie Gregoire, our CEO, is here to listen and to help.

## Member News

### January 17, 2017 – Grand Opening Day!

Thank you to all of our members who braved the freezing rain to come out and celebrate with us.

We had a great day with cake, giveaways and ribbon cutting ceremonies at all of our branches throughout the Quinte area.

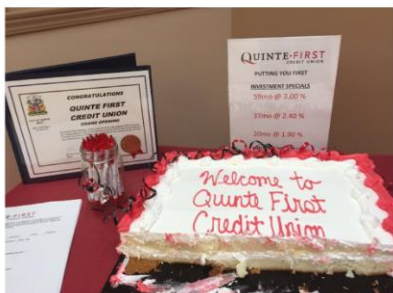
Frankford had Councillor Reid come out to pose for pictures with Brianne, Barb, Erica, Kim and our Board members Jim and Peter.

RCAF Road Branch in Trenton had Deputy Mayor Jim Alyea, and Councillor Armstrong join Carrie, Brianna, Tanya, Margie, Gino, Linda and Board Member Paul for some cake and ribbon cutting. They were also joined by Suzanne Andrews, the Quinte West Chamber of Commerce Manager, for a special welcoming ceremony.

Our North Front Street branch was looking great with Joe, Carrie and Greg cutting the ribbon together with Bev, Lawrie, Demiah, Lois and Melanie.

Hwy 2 Branch in Trenton also welcomed Deputy Mayor Jim Alyea, and both Councillor Armstrong and Councillor McCue to their ribbon cutting ceremony, and got some great pictures together with Angela, Amanda, Allie, Kim, Angie and Gino and Board Member Jim.

We were pleased to have Deputy Mayor Jack Miller and Belleville Chamber CEO Bill Saunders join Carrie, Joe and our Quinte First Board Executives Donna and Alex, as well as Board Members Jim, Dave and Paul at our Sidney Street Branch for their ribbon cutting ceremony. Sidney Street also had a live remote from 95.5 Hits FM and Cool 100, and we had the pleasure of meeting Ingrid Moore, with a few staff making their Quinte First radio debut!



# What's New in Wealth?

We're thrilled to announce our great investment rates effective January 17.

59 months @ 3.00 %

37 months @ 2.40 %

20 months @ 1.90 %

Call or stop by to talk to Mike or Lillian at our Sidney Street Branch, or Demiah at North Front Street. If you're in the Trenton or Frankford area, give Margie a call at our RCAF Road Branch, and she will be happy to meet you wherever it's most convenient for you! Remember this year's RRSP deadline is March 1<sup>st</sup>.

**Mike Lisle** 613-966-4111 ext. 265    **Lillian Czindl** 613-966-4111 ext. 232

**Margie Chabassol** 613-394-3361    **Demiah Fisk** 613-966-5550

## Loans and Lending

Meet our lending team:

293 Sidney St., Belleville    613-966-4111

**Nancy Searles**    Credit Manager    Ext 227

**Laurie Golden**    Lending Services Officer    Ext 267

191 North Front St., Belleville    613-966-5550

**Lois Schwager**    Senior Lending Services Officer

**Michelle Holland**    Lending Services Officer

17538 Hwy. 2, Trenton    613-394-4872

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

**Gino Leone**    Senior Lending Services Officer

34 South Trent St., Frankford    613-398-6103

**Angie Marsh**    Lending Services Officer

For great rates and Personal Service stop by or call any of our lenders to talk today!

We'll be with you every step of the way. You're more than just a number at Quinte First, you're a member.

Quinte First also has commercial lending options!

Call Scott LaFleur at our Sidney Street branch for your commercial lending needs!

613-966-4111 ext. 290

## Grand Opening Draw Winners

### Frankford

Rod R. and Christine P. - Gift Cards

Dennis D. - Donini Chocolate

Brian B. from Pegasus Promotions won Free Account Service Charges for a year.

### RCAF

Jack M. and Tanya M. - Gift Cards

Rose M. - Donini Chocolate

Joe and Sarah G. won Free Account Service Charges for a year.

### HWY 2

Steve H. and Susan W. - Gift Cards

Dianne C. - Donini Chocolate

Sidnie P. won Free Account Service Charges for a year.

### Sidney Street

Corry G. and Kelly S. - Gift Cards

Bill B. - Donini Chocolate

Leslie T. won Free Account Service Charges for a year.

### North Front Street

Kim D. and Carolyn L. - Gift Cards

Terri E. - Donini Chocolate

Tanya K. won Free Account Service Charges for a year.

Congratulations to all our winners! Thanks for sharing our special day with us!

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*“When the students see that that they’re actually doing it, and not just pretending and having a virtual business, they take so much more pride in their work”*

*Erin Spry, CHSS Entrepreneurship Teacher*

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## **Community Connections**

Quinte First is committed to helping youth in our community. We offer amazing programs like All 4 Each, designed by the Ontario Co-operative Association and presented to local high schools by Quinte First staff members. By helping to educate students about Basic Financial Literacy, Budgeting and The Co-operative Business Model, we are working hard to ensure that our youth has the knowledge they need to take control of their finances and be empowered to make great decisions at every stage of their lives.

Quinte First provided support and mentorship to students of Erin Spry’s Entrepreneurship class at Centre Hastings Secondary School. They opened and successfully ran the first student run co-operative business in Ontario. They learned valuable lessons on teamwork and the day to day realities of running a business, framed within the co-operative principles. The students participate in each aspect of the business whether it’s handling money, making a schedule of who’s working, coming up with recipes or thinking of new ways to market the business. In keeping with the Co-operative spirit, the students are donating a portion of their profits to the CHSS Food For Learning Program.

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](mailto:mchristmann@quintefirst.ca)

## **Financial Literacy**

Quinte First is proud to offer free Financial Literacy Workshops both to our Members and to everyone in the Quinte area. Our first workshop was on January 24, 2017 at The Quinte West Public Library. It was a great success, and we salute everyone who braved the snowy weather to come out and improve their budgeting skills. We are pleased to be off to a great start with all 3 area libraries graciously offering to host our workshop series. The Belleville Public Library, and both branches of the Quinte West Library in Trenton and Frankford will all be hosting free Financial Literacy workshops presented by staff from Quinte First Credit Union.

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](mailto:mchristmann@quintefirst.ca)

### **Upcoming Workshops**

**February 13-** Quinte West Public Library-6:00 to 7:30 pm      **RRSP’s and TFSA’s**

**February 17-** Frankford Public Library-2:00 to 3:30 pm      **RRSP’s and TFSA’s**

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

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

# Member FAQ's

**Please submit questions in branch or to Michelle Christmann at [mchristmann@quintefirst.ca](mailto:mchristmann@quintefirst.ca)**

Quinte First was excited to launch our new website on January 17<sup>th</sup>! Our new website address is [www.quintefirst.ca](http://www.quintefirst.ca) Some members have had questions about accessing their online banking site from our new website. Please note : If you are using a bookmarked page, you will need to start from scratch and type in [www.quintefirst.ca](http://www.quintefirst.ca) to get started.

**Q.** How do I find the online banking **Login** screen that I'm accustomed to using?

**A.** In order to get to the right online banking **Login** screen from our home page, you must click whether you are a former Bayshore member or a former QuintEssential member. Once you do that it will automatically bring you to the correct **Login** page (Please note that the screen will now say Quinte First Credit Union, but should look the same otherwise).

**Q.** I am a former Bayshore member, can I access the mobile banking app?

**A.** Former Bayshore members will not be able to access the mobile banking app until the system conversion is completed. The system conversion is currently scheduled for the weekend of May 5<sup>th</sup>, 2017.

**Q.** I am a former QuintEssential member and when I try to login, I am being asked to update my security questions.

**A.** If you are a former QuintEssential member you will be required to update your security questions the first time you log in to the new website.

**Q.** Many members have been asking if they can still use their cheques that say either Bayshore or QuintEssential on them.

**A.** Yes, you can. All cheques that have Bayshore or QuintEssential printed on them will be honoured and processed just the same as they always have been.

**Q.** Do I need a new debit card?

**A.** No, you do not. Both former QuintEssential and Bayshore members can continue to use their debit cards as normal.

## **CEO's Corner**

I would like to personally thank all of our members for approving the merger of QuintEssential and Bayshore to form Quinte First. The creation of Quinte First will allow our community to benefit from one strong, engaged, truly local credit union. All of our decisions will be made locally and all of our investments will continue to help grow our strong and vibrant community. With over 120 years of combined service to the residents of Quinte, Quinte First will further our vision of improving lives and strengthening our community. We all look forward to serving you with the excellent service that you have come to expect from us. All of us at Quinte First are extremely proud and excited about our new venture and we hope that you all share in our enthusiasm about our new journey towards a long and prosperous future.

Sincerely,

Carrie Gregoire, CPA, CGA



*Now with 5 locations to serve you*

### **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

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Find us online at [www.quintefirst.ca](http://www.quintefirst.ca)