

QUINTE·FIRST CREDIT UNION

1st Quarter Newsletter (2018)

MEMBER NEWS AND UPDATES



We have had such an amazing start to 2018, with lots of exciting news to share with you!

At the start of 2018, we celebrated the fact that Non-Registered deposit insurance was increased to \$250,000.00 for all Ontario credit unions! Deposit insurance is unlimited for all Registered Products! This is an amazing feature of credit unions, because bank deposits are only insured up to \$100,000.00.

Quinte First has Visa's! As of January 1st, 2018, Quinte First has partnered with Collabria Visa. These Visa cards offer many features and benefits for our members, such as cash-back options, the ability to perform balance transfers, and even a US Dollar Visa card! Ask any of our Member Service Representatives how you can benefit from a new Quinte First Visa!

We are also so excited to announce that Quinte First's Frankford branch is being renovated to better serve our members. As of Monday, March 5th, our Frankford branch will be seeing major changes to the parking lot and interior of the branch. There will be a parking lot extension for easier parking access, a rebuilding of the entrance ramp and entranceway, as well as cosmetic improvements within the branch to allow for comfortable and convenient banking close to home. This is our commitment to the amazing Frankford community!

Quinte First celebrated Member Appreciation Days throughout the month of March, with an excellent turn out to all of them. We genuinely appreciate our members, and love to see everyone having a great time at the Member Appreciation Days!



We appreciate all of our amazing members, and thank you so much for celebrating with us on Member Appreciation Day in March!



POST-SECONDARY EDUCATION BURSARY OPPORTUNITY!

Quinte First Credit Union is proud to support our youth! We are pleased to offer post-secondary education bursaries to our members, their children, and their grandchildren. The deadline for applications is fast-approaching, and all applications must be submitted by June 15th! For more information about the bursary and the application, visit our website at www.quintefirst.ca or stop into a branch!

Also, if you are a member of Quinte First, and you are interested in becoming a judge of the bursary applications, please contact Alexandra Norton at anorton@quintefirst.ca.

What's New in Wealth?

New Year New Me!! Investing is like eating a healthy diet – and the New Year is a common time to begin doing this and setting new goals for the future. Since it is Tax Season, a tax refund marks a fantastic chance to set yourself up in a better position financially. This is a great time to invest your tax return and to see the benefits of different wealth products. Contact any of our Wealth Advisors to see how investing your money can change your future!

Contact one of our Wealth Advisors today:

Demiah Fisk	dfisk@quintefirst.ca	(613) 966-5550 ext. 35
Lillian Czindl	lczindl@quintefirst.ca	(613) 966-4111 ext. 232
Margie Chabassol	mchabassol@quintefirst.ca	(613) 394-3361 ext. 305
Mike Lisle	mlisle@quintefirst.ca	(613) 966-4111 ext. 265

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Check out our YouTube channel!

Go to YouTube and type in **Quinte First Credit Union**

Find out what's going on at Quinte First and see our **Financial Minute** episodes with Vicki & Mike!

Canada 150 **Volunteer Challenge**

In 2017, as part of Canada's 150th celebration, the Canadian Credit Union Association (CCUA) issued a Canada-wide Credit Union challenge. The goal was to have every Canadian credit union contribute volunteer hours to reach a total of 150,000 volunteer hours for the year!

We want to extend a huge congratulations and thank you to all our members, staff, Board of Directors, and all of our families and friends that volunteered their time throughout 2017 to the community! We greatly surpassed our original goal of 1,000 hours, and collectively reached a total of 4,491.5 volunteer hours for 2017 as part of the "Canada 150 Volunteer Challenge"! This is an amazing achievement, and we are extremely grateful to all of the people who participated throughout the year!!

**2017 Volunteer Total for
the "Canada 150
Volunteer Challenge"**

4,491.5

HOURS!!!

Co-op Corner!



Credit unions are financial co-operatives. That means that the people who choose to bank with Quinte First Credit Union are the same people who own the credit union! The people who do their banking with us every day and sit on our Board of Directors are one and the same, and that means we always put the needs of our members first.

Credit unions put people before profit and we keep your money in the local economy. Whether it's through lending to home owners or small businesses, or providing financial literacy education to youth in our community; we strive to make decisions in the best interests of our members and our community. That's the credit union difference, and that's the Quinte First difference.

Loans and Lending

We are starting the year off with amazing deals in the lending department! Take advantage of our R8TE FLASH, with loans as low as 4.9% O.A.C. Talk to our lending team today for details!

Also, we are happy to introduce the Collabria VISA Cards, with many different options to suit every member's needs. We offer many different cards with a variety of features associated with each one, including the Travel Rewards Gold, the Student, the FlexRate, the Centra Gold, and the Classic card! Ask us today how you can apply!

OUR LENDING TEAM

Amanda Young - Senior Lending Services Officer: ayoung@quintefirst.ca or 613-966-4111 ext.222

Eric Adams - Lending Services Officer: eadams@quintefirst.ca or 613-398-6103

Gino Leone - Senior Lending Services Officer: gleone@quintefirst.ca or 613-394-4872

Laurie Golden - Lending Services Officer: lgolden@quintefirst.ca or 613-966-4111 ext. 267

Lois Schwager - Senior Lending Services Officer: lschwager@quintefirst.ca or 613-966-5550

Did you know that credit unions are OWNED by our members?

That's the credit union difference!

Community Connections

Quinte First was so excited to participate in many different community events in the start of 2018! In March, we were honoured to sponsor a screening of the documentary film, “A New Economy” at DOCFEST in Belleville. The documentary highlights various co-operative businesses throughout Ontario, and it is a fantastic way of showcasing the co-operative difference.

February 28th was Pink Shirt Day in support of Anti-Bullying! Quinte First staff were dressed in pink shirts to show their support.

We also enjoyed spending the day with Lower Trent Conservation in March as judges of the “Caring for Our Watersheds” contest! It was amazing to see all of the brilliant ideas that the students thought of, and we had an excellent time there. Our staff volunteers had a wonderful day judging all of the applications that were submitted, and we loved seeing the commitment to protection and conservation within our local community.

As Quinte’s only locally owned and operated financial institution, we are committed to helping support our community and to helping causes that are important to our members and staff. We value your feedback, and would love to hear about any local causes that are important to you.



All of the fantastic judges at “Caring for our Watersheds” contest!



Our HWY 2 and RCAF Road branches had fantastic displays and Bake Sales with all of the proceeds being donated to the Heart & Stroke Foundation.

Financial Literacy

Quinte First is committed to helping improve financial confidence and skills in our community. In 2017, we delivered over 45 free adult and young adult financial literacy workshops in our community. We have been fortunate to partner with libraries in both Belleville and Quinte West, as well as multiple amazing community organizations to offer a wide variety of workshops. 2018 has started off strong, and we have already delivered workshops on topics such as Budgeting, Financial Literacy, RESPs, Filing Taxes, and Identity Theft. Our workshops are not branded, and there are never any sales pitches. We truly believe that sharing our financial knowledge with our community results in a stronger local economy. In February, we had the pleasure of partnering with the Canada Revenue Agency, and hosted a workshop on Filing Taxes in Canada with lots of information on taxation and tax benefits in Canada. We also have the pleasure of speaking to young adults in schools, and this year we have already visited over 7 schools and spoke about Budgeting, Financial Literacy, and Co-operative Businesses. **For more information on our free Financial Literacy Workshops, or to book a workshop for your school or community organization, contact Alexandra Norton at 613-966-4111 ext. 268 or via email at anorton@quintefirst.ca.**



We had an awesome time speaking about Co-operative Businesses at Centre Hastings Secondary School!

Such an incredible turn out to our "Why Filing Taxes is a Good Idea" workshop at the Belleville Public Library in February!



Quinte First Helpful Hint

March was Fraud Prevention Month! Did you know that Identity Theft has become quite common across Canada? What we have here are some super easy hints to help you reduce the risk of Identity Theft. You should always be wary of using public, unsecured WIFI access, because there is no guarantee that the network is safe and protected. It is always best to shred and destroy any documents that contain any kind of sensitive information on them, such as your name, address, phone number, or date of birth, and to never leave these documents accessible to anyone. At Quinte First we are always looking for additional ways to improve our member's financial confidence, and these are just a few of many ways to take the extra step to protect your personal and financial information from theft.

Thank you very much to everyone who attended our free Identity Theft & Fraud Prevention workshops! We held workshops at the Belleville Public Library, as well as the Quinte West Public Library at both the Trenton and Frankford branches throughout the month of March. For more information about upcoming free workshops near you, visit our website or see page 7 of the newsletter.

If you have a helpful hint you would like to share, please submit it via email to Alexandra Norton at anorton@quintefirst.ca or drop it off in person at your nearest branch.

CEO's Corner

Pride of ownership! It is something we can all understand. From a very young age we have a sense of what we as individuals own, what belongs to US. As we get older we generally take great pride of the things we own. We made a conscious decision to acquire them, we worked hard for them and we don't mind showing off.

Share with others! Also from a young age, the concept of sharing is one of the first things we are taught. When you have something great, something that others might want, it feels good to share. It feels good to let others get the same benefit out of something that we have had.

As a member of Quinte First, we encourage you to embrace both of these ideas. Take pride in the fact that you aren't just a customer, you are an OWNER! Credit Unions are financial co-operatives and every member of a co-operative is also an owner of the organization. Take pride in the fact that you are one of the owners of Quinte First, a financial institution that has been serving the Quinte region for over 60 years; an institution that puts people ahead of profits. And while you are enjoying all of that pride of ownership, don't forget to share with others! Let your family, friends and neighbours know how smart you were to become a credit union owner and encourage them to join so they can experience pride of ownership too!

Thank you for your business,

Carrie Gregoire, CPA, CGA

Workshops, Events, and Scheduling

Upcoming Free Financial Literacy Workshops

Building a Healthy Credit History Workshops

Tuesday, June 5, 2018 at 6:00 PM

Belleville Public Library

Friday, June 8, 2018 at 2:00 PM

Quinte West Public Library (Frankford Branch)

Tuesday, June 12, 2018 at 6:00 PM

Quinte West Public Library (Trenton Branch)

Upcoming Free Community Events

Teddy Bear Picnic

Saturday, June 16th (11:00 AM – 2:00 PM)

Centennial Park, Trenton

Community Appreciation Day

Thursday, June 21st (4:00 PM – 7:00 PM)

Tourist Park, Frankford

Family Fishing Day

Saturday, July 7th (9:00 AM – 1:00 PM)

Tourist Park, Frankford

Scheduling

Monday, May 21st: Closed (Victoria Day)

Monday, July 2nd: Closed (Canada Day)

QUINTE·FIRST

CREDIT UNION

With five convenient locations across the Quinte region 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