

QUINTE·FIRST CREDIT UNION

June 2017 Newsletter

Dear Members,

Thank you for all your patience and understanding during our software conversion in May. We have been working hard to make sure everyone is comfortable with our new system and are committed to answering your questions and continuing to make the transition as easy as possible. Please don't hesitate to contact your branch if you have any questions or concerns.

Member News

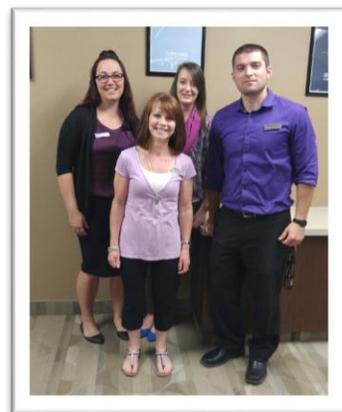
Well summer is upon us and it's time for **Bike-a-Licious** to hit the streets of Belleville and Trenton! Starting July 3rd watch for Zoe, our Bike-a-licious driver as she delivers free ice cold water and freezies to help you beat the heat this summer! Zoe will be out around town and at special events all over the Quinte area!



We introduced our new summer look with our cool new T-shirts featuring the wonderful Ellie B., one of our Quinte First members! The shirts read **"I own my credit union"**, and remind us how special our members are! Here at Quinte First, you are more than just customers, you are owners!

Quinte First showed our support for Elder Abuse Awareness day by wearing purple on June 15th. Age discrimination and disempowerment leads to most elder abuse being hidden. Empowering older persons is the most effective tool to eliminate elder abuse. Awareness is an important step, and we were proud to wear purple to support this important cause!

We hope everyone has a safe and Happy Canada Day! Enjoy the 150 celebrations and **Happy 150 Canada!**



What's New in Wealth?

Time for a Financial Check-up?

It is important to set goals to achieving financial freedom, SMART methodology is essentially a framework to set **Specific, Measurable, Achievable, Realistic, and Time-Bound Goals**. For example;

- **Specific:** "I'll only go out to eat once a week" is a much more specific goal than "I'll stop eating out as much as I normally do."
- **Measurable:** "I will reach out to a financial advisor to get a retirement plan going" is measurable, follow up by booking an appointment. "I want to figure out how people like me save for retirement" is not measurable.
- **Achievable:** "I will save \$50 a month" is more achievable than "I will save \$500 a month".
- **Realistic:** Committing to look at your finances every single day is only realistic if you set aside time to do that.
- **Time-Bound:** "I will set up a meeting with a financial advisor by the 15th of June" is more specific than "I will look into it next month".

TIPS: Saving Strategies:

- **Set up an automatic transfer every payday to your savings account or investment account.**
- **Talk to your credit union about different savings options for different goals.** TFSA's usually offer better interest rates, are flexible and don't affect your taxes. Term deposits can offer great rates even for shorter time periods such as 12 months. Mutual funds may be a good option for longer term goals. High interest savings accounts offer great interest rates with a minimum balance.

Contact us for your check up today:

Mike Lisle mlisle@quintefirst.ca Belleville
613-966-4111 ext. 265

Lillian Czindl lczindl@quintefirst.ca Belleville
613-966-4111 ext. 232

Demiah Fisk dfisk@quintefirst.ca Belleville
613-966-5550 ext. 35

Margie Chabassol mchabassol@quintefirst.ca Trenton
613-394-3361 ext. 305

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!

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

mchristmann@quintefirst.ca

Our year to date total of
volunteer hours is:

1442

Like us on Facebook at:

[Quinte First Credit Union](#)

For a chance to win a Tim Horton's
gift card!

ARE YOU GETTING

★ 3.99% ? ★

Ask about our Mastercards!

Start your summer with a
bang!

Co-op Corner!

Credit Unions serve over 5 million Canadians, they have operated in Canada since 1901, and they offer the same or higher deposit protection as banks. Quinte First offers the same products and services that you would expect from a bank; from chequing and savings accounts to mortgages, loans and investments. We have a mobile banking app, mobile cheque deposit and flash cards. We have the investment options you're looking for with mutual funds, high interest savings accounts and we always offer competitive monthly investment rate specials. You have the same access to your accounts that you would with a bank; branches, mobile, online, and an extensive **Canada-wide network of no-charge ATM's**.

What really makes credit unions different is that we use our profits for the good of our members, not just our shareholders! Credit unions are not structured around profits for shareholders, **credit unions are structured to benefit members**. We do this by investing our profit back into the credit union and the community, and by keeping fees low and rates competitive.

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.

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

Eric Adams- Lending Officer 613-966-5550

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

Angie Marsh- Lending Services Officer 613-966-4111 ext.221

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

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



*Did you know we are part of a **Ding-Free network of ATM's** all across Canada?? You can use any credit union ATM, anywhere in Canada with no fee! Just look for The Exchange Network/Acculink at over 4,000 ATM's across Canada!*

Community Connections



Quinte First has had a busy couple of months with lots of great events going on in the Quinte area! The Alzheimers Walk in Belleville on May 28 was a great success, with a total of \$20,000 raised! We were happy to be part of this with a team of walkers participating.

Quinte First was proud to volunteer a team of "coaches" to be a part of Quinte's first Startup weekend on June 2-4. The students who participated

were outstanding, and their creativity, resourcefulness and hard work really impressed us! It was an amazing and rewarding experience, and we are looking forward to the next startup weekend!

We also had a great time at the world premiere of *A Silent Transformation* at the Aron Theatre in Campbellford on June 8th. It was an inspiring and educating evening as we learned more about how co-ops and credit unions contribute to the well being of their communities and commit to putting people before profit!

We received our \$10,000 cheque from Concentra, as winners of their Community Empowerment grant this year. We are now in the planning stages of opening additional student run co-operative businesses for the 2017/18 school year. The grant will enable us to offer resources and startup funds for a unique experiential learning opportunity for local students. We have several teachers interested, but are still accepting applications. If you are a teacher, or if you know a teacher who may be interested in this opportunity, please contact Michelle Christmann at mchristmann@quintefirst.ca or 613-96-4111 ext.268 for more information or for an application.



Financial Literacy

Quinte First has been busy providing free financial literacy workshops all over the Quinte Area! We have been hosting regular workshops at both branches of the Quinte West Public Library, as well as the Belleville Public Library. We've covered topics from Fraud and Identity Theft to Budgeting! We believe in the importance of helping our community improve their financial confidence. We are taking the summer off from our monthly workshops but hope to see you in the fall! Please let your branch know if there is a topic you would like to see covered, we are always happy to hear from you!

We also had a great time at Wild Card Brewing Company on May 25 at our Brews and Budgeting workshop! We talked about tips for managing your money while enjoying some amazing local craft beer! Thanks to Nate and Zack from Wild Card for having us, and make sure to check our website for future workshops!

We are also proud to introduce a **Money Smart Kids!** workshop, for **ages 7-12**. We have fun while we explore budgeting, saving, wants vs. needs and more! We've visited several grade schools in the Quinte area and had lots of fun learning how to develop great money habits!

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

Sept. 12- Quinte West Public Library, Trenton Branch-6:00pm **RRSP's and TFSA's**

Oct 10- Quinte West Public Library, Trenton Branch-6:00pm **Identity Theft and Fraud Prevention**

Nov 14- Quinte West Public Library, Trenton Branch- 6:00pm **Credit History: How to build a good one**

Member FAQ's

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

Online or Telephone Banking- If you are experiencing an issue logging on to your online or telephone banking, please call us at 613-966-4111 and one of our staff will ensure that you are taken care of. All Personal Access Codes (former Bayshore members would know this as their password) have been reset to the last 4 digits of your SIN. However, if you were joint on an account, or if you had multiple accounts, there is a possibility that your member number may have changed. We are happy to work with you to ensure that you are aware of any changes and are comfortable logging in to your online and telephone banking.

Pre-Authorized Payments from Savings Accounts –Pre-authorized payments can no longer be processed from a savings account, they must come out of a chequing account. Please provide updated banking information to any companies who are currently withdrawing payments from your savings account. If you need assistance or you have any questions, please call us at 613-966-4111, we would be happy to assist you.

Phone – (613) 966-4111

Email- admin@quintefirst.ca



A few pictures from our day at the Habitat for Humanity Women's Build!

CEO's Corner

Well summer is upon us and hopefully that means the nice weather is here to stay. The kids are out of school and vacation season now goes into full swing. The first six months has brought about a lot of changes for Quinte First, our staff, members and community. The year started off with the merger of Bayshore and QuintEssential. This brought about a lot of staff moving to new branches to allow us to fully integrate our new team. In May we completed our banking system conversion. Overall the conversion went well. There were a few bumps but we were able to resolve them quickly with minimal member impact. We are still dealing with some clean up issues but are hoping to be completed by the end of June. I wanted to extend my personal gratitude and thanks for all of your support during this transition. Your patience and understanding has greatly assisted all staff in dealing with all of the changes. We understand that you, our members, have been through a lot of change. My promise to you is to ensure that the management team fully supports and ensures that our focus is on our staff and members to ensure that the service you receive is what we call the Quinte First "ATTITUDE" level of service. We pride ourselves on a members first culture and we strive every day to ensure we achieve this.

We are hoping to start renovations at our Frankford branch sometime in the next few months. We are currently in the process of getting quotes. We are looking forward to giving Frankford a long overdue facelift. We apologize in advance for the inconvenience the construction will cause. We will do our best to ensure minimal impact during construction. We will keep you informed as we progress.

Over the summer we will be holding a member appreciation event at all five of our branches. Keep an eye on your statement and in branch for details. On July 9th we are holding our first family fishing day in Frankford. We hope that we will see you there. Amidst all of the hard work being completed we have had many events going on in support of our community and members. On June 20th fourteen ladies from Quinte First participated in the Habitat for Humanity Women's Build. We learned how to do siding and drywall. A fun day was had by all. Having the opportunity to meet the families who have been selected for the homes and to know that we have helped make a difference in their lives is a truly remarkable experience. Hopefully next year we will have some of our members join us to participate in this great event.

We now have our flash cards available. *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. Please come in to one of our branches to get your new Member Card today.

I hope you enjoy your summer. Please remember to keep an eye out for our monthly investment specials. Don't forget about our loan referral program. It is a great way to earn some easy money by referring family or friends. Have a happy and safe summer! Thanks for your business.

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

Join us for the **Cruise the Bay**. Quinte First Credit Union is the evening cruise sponsor. This is a Quinte West chamber event. The cruise will be held on Friday, July 14, aboard the Island Queen, a Mississippi style paddle wheeler. Tickets are \$65.00 per person. Relaxing evening cruise on the bay with live music from the band Instant Rivalry. Enjoy a variety of desserts, cheese and wine tasting and fireworks at dusk. The fireworks is supposed to be absolutely amazing this year and rumor has it that is being set to music. So even if you don't go on the cruise ensure you are down at the marina to watch the show. The cruises will depart from Fraser Park in Trenton. Tickets are available in advance at the Quinte West Chamber of Commerce, located at 97 Front St. in Trenton or by calling 613-392-7635. Tickets are limited, so book now!

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