

2nd Quarter Newsletter (March – June 2018)

MEMBER NEWS AND UPDATES

We have had a very busy and exciting few months at Quinte First Credit Union!

In June, Quinte First hosted two amazing free community events! Our Teddy Bear Picnic and Community Appreciation Night were extremely successful, and we also participated in many different events and workshops throughout the second quarter of 2018. Thank you to everyone who attended and contributed to the success of these events!

On April 12th, Quinte First showed our support and solidarity by participating in “Jersey Day” for the families and friends that were effected in Humboldt. Our thoughts are with Humboldt, Saskatchewan. #humboldtstrong

We also celebrated our amazing members in May with our Milkshake Member Appreciation Days at the Highway 2 and RCAF Road branches. We love our members, and we are so appreciative of your business. Stay tuned for more Member Appreciation Day celebrations throughout the rest of the year!

On May 24th, we had the absolute pleasure of joining our incredible member, Heather, as she bravely cut her beautiful hair as a donation to the Canadian Cancer Society. It was such an honour to be with Heather when she had her hair cut and styled for Locks of Love.

Quinte First also offers post-secondary student bursary opportunities to our members! If you are a member of Quinte First, or if you have a parent or a grandparent who is a member and has been for at least 18 months, then you can apply for one of three chances to be selected as a bursary winner! We received many fantastic applications from students that were pursuing post-secondary studies, and we will keep you updated with our 2018 bursary winners! Be sure to check for more information regarding our 2019 Student Bursary opportunities next year.

At Quinte First Credit Union, we love our community, and we always put our members first. We are community focused and community oriented, and we are locally owned and operated.



The ladies at RCAF enjoying milkshakes at Member Appreciation!



Our awesome Corporate team sporting their jerseys in support of the Humboldt Broncos and “Jersey Day”.



Heather and her hair donation to the Canadian Cancer Society.

Quinte First Community Events

Our Quinte First community events are an awesome opportunity for families and friends to celebrate together and enjoy our beautiful community. These are free events that the whole community is welcome to! On Saturday, June 16th, we hosted a Teddy Bear Picnic at Centennial Park in Trenton. There was a bouncy castle and face painting, and we were joined by Ivan the Great from Cassio Believe Magic Tricks and Balloon Animals, the YMCA who had fantastic games and activities, as well as Dr. Jinni from Trenton Pet Hospital who did check-ups on the teddy bears! Blue Berry the teddy bear mascot gave out bags of gummy bears to all of the kids, and we had an awesome BBQ with hotdogs and hamburgers from Farmer's Market in Trenton, and amazing ice cream cups from Reid's Dairy! It was such a fantastic day celebrating all of the wonderful people that make up our community.

On Thursday, June 21st, we enjoyed a beautiful day at the Second Annual Community Appreciation Night in Frankford at the Tourist Park! We were joined by special guest stars Derek Arsenault, Deb O'Connor, and Rob Waite, who entertained everyone with live music all evening! There was a bouncy castle, as well as amazing raffle prizes that were donated by local businesses in the area. Ivan the Great made balloon animals, and we had a cotton candy machine from Notaro's Game Rentals. We enjoyed delicious hotdogs and hamburgers from Farmer's Market in Trenton, as well as snacked on Reid's Dairy ice cream and freezies that were served in the Quinte First Bike-A-Licious! This was an amazing event spent with live music, games and activities, raffle prizes, and great company!

Thank you so much to everyone that attended our free community events in June, and we are very much looking forward to other upcoming events throughout the rest of the year! Visit our website or stop into a branch to find out additional information on more upcoming free community events in 2018!



Ellie and Colby got their faces painted and took their teddy bears for a check-up with Dr. Jinni!



Enjoying Community Appreciation Night and the treats in Bike-A-Licious!



Rob Waite, Deb O'Connor and Derek Arsenault were incredible entertainers at Community Appreciation Night!

Did you know that non-registered deposit insurance at Ontario credit unions is higher than chartered banks?

That's the credit union difference!

Co-op Corner

Credit unions are financial co-operative businesses. That means that the owners of the credit union are the people who choose to bank here! Our members and Board of Directors are one in the same, so 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.



What's New in Wealth?!

With summer here and in full force, are you unsure of options for your money? We have some great savings options for you at Quinte First that can help you save for all kinds of exciting things! Whether it is the camping trip that you want to set money aside for, or the car or boat you have been contemplating buying, the list goes on and on. If you have some short term goals that require you to have access to your money, a HISA (High-Interest Savings Account) is a perfect account for you. If you are looking for a little longer down the road and you are still unsure of how many years until you need access to your money, we also offer an escalator term that is able to be withdrawn from each year on its anniversary. These two accounts give you great flexibility for your saving needs. Let your money make you money while you are figuring out your exciting plans for summer!

Rates on HISAs, TFSA HISAs, and Escalators are as follows:

HISA: 0.05% interest on balance between \$0.00-\$4,999.00 and 1.1% interest on balance over \$5,000.00 (interest compounds monthly)

TFSA HISA: 1.10% interest on all balances (interest compounds monthly)

5 YEAR ESCALATOR: Each year the interest increases and averages 2.20% interest for the full 5 years (interest compounds annually)

*Year 1 – 1.00%; Year 2 – 1.25%; Year 3 – 1.80%;
Year 4 – 2.10%; Year 5 – 4.85%*

Talk to your financial advisor at Quinte First to start your savings today. Let us help you reach your goals!

OUR WEALTH TEAM

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

Loans and Lending

Our amazing 4.90% O.A.C. loan rate has been extended until September! Take advantage of this fantastic rate for your summer purchases. Talk to our lending team today for details.

We also pay you for referrals! Referrals are a huge compliment to us at Quinte First. If you refer someone to Quinte First and they are approved for a loan between the following amounts, you will receive cash back!

REFERRAL PROGRAM

Loan of \$10,000.00 to \$20,000.00: we pay \$50.00

Loan of \$20,000.00 or more: we pay \$100.00

Mortgage of \$100,000.00 or more: we pay \$250.00

OUR LENDING TEAM

Amanda Young	ayoung@quintefirst.ca	(613) 966-4111 ext. 222
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Lois Schwager	lschwager@quintefirst.ca	(613) 966-5550 ext. 422

Financial Literacy

Throughout the last couple of months, we have partnered with many different community organizations and schools, and have presented to all different age groups on topics related to Financial Literacy. Quinte First is committed to helping to improve financial confidence in our community through knowledge and information. We have had such an excellent time presenting at these workshops, and really appreciate everyone's time in coming out and learning with us at these events. We had the pleasure of presenting "Shopping for My Future" at Wild Card Brewing Company in Trenton on May 30th. This is a new presentation which speaks about the importance of creating a budget, different kinds of investments like TFSA's and RRSP's, and how investing at a young age will benefit our long-term savings through the power of compound interest.

In June, we also presented on other financial topics at the libraries throughout the Quinte region. Last quarter we focused on "Identity Theft and Fraud Prevention," and in June we spoke about "Building a Healthy Credit History". We presented at the Belleville Public Library on Tuesday, June 5th, at the Frankford branch of the Quinte West Public Library on June 8th, and at the Trenton branch of the Quinte West Public Library on June 12th. These Each One Teach One presentations are a fantastic way to discuss all different kinds of financial topics, without any branding or sales pitches. In "Building a Healthy Credit History," we discussed what credit history is and what it is composed of, what your credit score is, and how credit history will affect many of our major financial decisions throughout our lives. We will have upcoming Funny Money (Children's Budgeting) and Financial Literacy workshops at the libraries in Belleville, Trenton and Frankford throughout the remainder of the year. We truly believe that sharing financial knowledge in our community results in a stronger and more confident local economy.



*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. Visit our website at www.quintefirst.ca or check us out on Facebook and Twitter for more information about upcoming workshops near you.*

Quinte First Helpful Hint

There are many ways to build good credit! Your credit history plays an extremely important role in your financial future.

Many of the large purchases and financial goals that we have are impacted by your credit history. In order to build good credit, here are a couple of tips! Always remember to pay your bills on time. Often times, bill companies may not receive your payment that day, so it is important to pay your bills before the due date. Also, if at all possible, try to pay your bills in full, and if not, pay as much as you can on any bills with a high interest rate such as credit cards. It is important to pay off debts as quickly as you can, and to make sure that you never skip a payment. The most exciting part about credit history is that it can be rebuilt. By making smart financial decisions, anyone can improve their credit history and credit score. This allows you to have better access to loans, credit cards, and better interest rates.

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 at your nearest branch.

Community Connections



Some of our awesome staff members enjoying the VON Trivia Challenge!

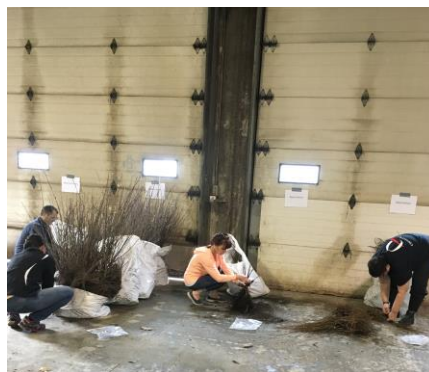
Quinte First participated in many different community events and partnered with many fantastic community organizations this quarter! In April, we had an awesome evening with two Quinte First teams participating in the VON Trivia Challenge in Trenton. We also had lots of fun riding the “Big Bike” in Trenton and Belleville in May to raise money and awareness for the Heart & Stroke Foundation.

We have had an excellent couple of months partnering with Lower Trent Conservation at many of their amazing community events. On April 26th, we had the pleasure of joining Lower Trent at the final competition for the “Caring for Our Watersheds” contest at Timber Ridge. The students did such an amazing job with their proposals on different ways to protect and conserve our local watershed. We also joined Lower Trent on May 3rd to volunteer at their “Tree Seedling Campaign”.

It was awesome to see all of the different types of tree species, and to help with packaging all of these trees. Lower Trent also hosted the “Tri-County Children’s Water Festival” in Batawa on May 24th and 25th! This event sees over one thousand students from all across the Quinte region, and it was an awesome opportunity to learn more about conservation practices and how important protecting our watershed is. Quinte First Credit Union also made a \$1,000.00 donation to Lower Trent Conservation’s “Connecting KIDS with NATURE” program in 2018. Thank you so much to Lower Trent Conservation for these wonderful opportunities to volunteer and learn about conservation in the Lower Trent watershed!



“Big Bike” Race for the Heart & Stroke Foundation in Belleville.



“Tree Seedling Campaign” with Lower Trent Conservation.



Some of the amazing stations at the “Tri-County Children’s Water Festival”.

CEO's Corner

Great service! Every business claims to make it a priority and every business claims that their service quality is the best. We've got to admit that here at Quinte First we make the same claims, but I'd like to explain how we back those claims up every day.

At Quinte First, great service means paying attention to three things: service to our co-workers, service to our community and most importantly service to you, our member!

Service to our co-workers is all about treating your co-worker with respect and dignity. At Quinte First we believe very strongly in fairness and reasonableness in the workplace. We do not tolerate 'water cooler talk' or bullying of any kind. We believe that when employees are happy it translates into everything they do and it's the people around them, the members and their co-workers, that benefit from that.

Service to our community is all about remembering the big picture. At Quinte First, every employee and every Board member not only works in Quinte but we live here too! Our families live here, we raise our children here and we all have a vested interest in seeing our community thrive now and in the future. That's why we are in the community everyday helping make lives better. We volunteer, to the tune of over 4,000 hours in 2017. We are the only financial institution in the area and possibly the province that employs a full-time Community Relations Officer. We teach banking basics to immigrants carving out new lives in Canada. We teach financial literacy to high school and college students to prepare them for the future and we provide financial information on everything from taxes to avoiding identity theft to the public at large. And we do it all for FREE!

Service to our members is all about you! We understand that you have a lot of choices when it comes to financial services. We also understand while great service will keep you coming back, poor service will drive you away, just as fast. Since the formation of Quinte First, we have seen our staff shovel snow off a senior member's driveway, use their lunch hour to help a member with computer problems and meet a member on a weekend to help them with account documentation. That's why we have created the 'Above and Beyond' program. 'Above and Beyond' not only encourages our staff to provide exceptional service to our members but also to recognize this in their co-workers by nominating them for an annual award. We're getting some great stories and we'll tell you all about it at the next Annual Meeting.

Service to our co-workers, service to our community and service to our MEMBERS! At Quinte First, it's not a claim, it is what we do every day!

Thank you for your business,

Carrie Gregoire, CPA, CGA

Workshops, Events, and Scheduling

Upcoming Free Financial Literacy Workshops

Funny Money (Children's Budgeting & Financial Literacy)

Friday, September 28th at 2:00 PM

Quinte West Public Library (Frankford Branch)

Tuesday, October 9th at 6:00 PM

Quinte West Public Library (Trenton Branch)

Financial Literacy

Tuesday, November 6th at 6:00 PM

Belleville Public Library

Friday, November 9th at 2:00 PM

Quinte West Public Library (Frankford Branch)

Tuesday, November 13th at 6:00 PM

Quinte West Public Library (Trenton Branch)

Upcoming Free Community Events

GRILLS ORCHARDS DAY

Saturday, September 29th: 11:00 AM – 2:00 PM at Grills Orchards

(886 Grills Road, Belleville)

QUINTE FIRST OPEN HOUSE

Thursday, October 18th: 11:00 AM – 2:00 PM at Quinte First Credit Union

(293 Sidney Street, Belleville)

Scheduling

Monday, August 6th: Closed (August Long Weekend)

Monday, September 3rd: Closed (Labour Day)



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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Check out our website: www.quintefirst.ca

Watch our "Financial Minute with Vicki & Mike" videos on Youtube