

# QUINTE·FIRST

CREDIT UNION

September 2017 Newsletter

## Member News



At Quinte First, our members come first and we want to show you how much you mean to us! We have Member Appreciation Days coming up in the month of September for our HWY 2 Branch and Frankford Branch.

Join us Thursday September 21<sup>st</sup> at Frankford Tourist park from 4:30- 7:30 for an evening of fun as we hold a free BBQ, games, bouncy castle and live music from local musicians Derek Arsenault and Deb O'Connor!

Be sure to stop by our Hwy 2 branch in Trenton on Friday, September 29<sup>th</sup> for a free BBQ and a chance to win draw prizes! We greatly appreciate our Members! We would like to thank you for your business and celebrate our awesome membership!

Quinte First is proud to take part in the BANKERS BUY A BED RACES campaign this year. On September 30, at Ryan Crescent behind Leon's Superstore in Trenton, local financial institutions and their teams will be racing hospital beds as part of a fundraiser to help the Trenton Memorial Hospital Foundation (TMH) purchase eight new beds at \$8,000.00 each. In addition Quinte First Credit Union at Hwy 2 will be hosting a LOONIE Bake Sale table every Thursday until the end of September. They will be also hosting a PIE IN THE FACE fundraiser on their customer appreciation day. **How much would you pay to see Gino Leone get a pie in the face?** For more details, please stop in and talk to the staff at our HWY 2 branch.

Congrats to our three Bursary winners Breanna Shanque, Ruby Candler and Keith Stephenson. Quinte First Credit Union is proud to support the youth of our communities. We are pleased to offer \$1,000 post-secondary education bursaries. Members of the credit union, their children and grandchildren are eligible to apply.



# What's New in Wealth?

*Did you know that Quinte First offers options to meet all your investment needs? Whether you're looking for a guaranteed investment like our term deposits or whether you are looking to invest in Mutual funds, we have the right fit for you!*

*We have competitive monthly investment specials. Be sure to check your nearest branch or our website at [www.quintefirst.ca](http://www.quintefirst.ca) for our current monthly special.*

*Call one of our wealth advisors to set up an appointment for Credit Union day on October 19. You won't want to miss out on our incredible one day investment special!*

*Our wealth advisors can help set up or transfer in registered products like RRSP's, RESP's, RDSP's and TFSA's. They can also help you set up automatic transfers from your account to help keep you on track to reach your financial goals!*

## Contact one of our wealth advisors today:

Mike Lisle                      [mlisle@quintefirst.ca](mailto:mlisle@quintefirst.ca)                      Belleville  
613-966-4111 ext. 265

Lillian Czindl                      [lczindl@quintefirst.ca](mailto:lczindl@quintefirst.ca)                      Belleville  
613-966-4111 ext. 232

Demiah Fisk                      [dfisk@quintefirst.ca](mailto:dfisk@quintefirst.ca)                      Belleville  
613-966-5550 ext. 35

Margie Chabassol                      [mchabassol@quintefirst.ca](mailto:mchabassol@quintefirst.ca)                      Trenton  
613-394-3361 ext. 305

 Find us on  
**Facebook**



## Canada 150 Volunteer Challenge

As part of Canada's 150<sup>th</sup> 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](mailto:mchristmann@quintefirst.ca)

Our year to date total of  
volunteer hours is:

# 2156

★ Check out our ★

YouTube channel

Go to YouTube and type in

**Quinte First Credit  
Union**

Find out what's going  
on at Quinte First!



## Co-op Corner!

Co-operatives are community-focused businesses that balance people, planet and profit. Co-ops are democratic and value-based, formed to seize local opportunities and meet the needs of their member-owners. They are legally incorporated business enterprises. As a trusted place to do business, co-operatives are chosen by more than 1 in 7 people worldwide. Twice as many co-ops remain in operation compared to other forms of business enterprise after 10 years.

There are 1,300 independent and autonomous co-operatives in Ontario, with 1,900 locations in 400 communities. There are over 750,000 co-ops worldwide, and more than 18 million co-op members in Canada.

(Statistics courtesy of The Ontario Co-operative Association.)

## Loans and Lending

Thank you for your business in all your borrowing needs. Quinte First Credit Union prides ourselves in providing personalized, face to face customer service in the local community. Do you know someone who could benefit from a loan at Quinte First Credit Union? Our Customer Referral Program rewards current customers who refer new members. If a new member you refer is approved for a personal loan or mortgage you will receive a cash reward as **Thank You!!** Some conditions apply.

**New Mortgage \$100K and more = \$200.00**

**New loan \$10K - \$20K = \$50.00**

**New Loans over \$20K = \$100.00**

At Quinte First Credit Union we will go out of our way to make you feel at home!

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

**Eric Adams-** Lending Services Officer 613-398-6103

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

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

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



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***Did you know that credit unions were the first financial institutions to lend to women in their own names? That's the credit union difference!***

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## Community Connections



Quinte First has had a busy summer with events like our Family Fishing Day on July 9<sup>th</sup> in Frankford, and our Quinte First Day at Grills Orchards on September 9<sup>th</sup>. Both events were a great success with lots of fun had by all!

We also participated in the Wilf Wilkinson Community Classic Golf Tournament September 8, 2017. Great job Kim, Scott, Margie and Carrie!

Quinte First is pleased to announce that we are a proud sponsor and have once again volunteered a team of “coaches” to be a part of Quinte’s second Startup weekend on September 15-17. This is an amazing opportunity for local entrepreneurs and we are looking forward to being a part of this awesome weekend!

We are thrilled to announce that we have partnered with three local schools this September to open student run co-operatives in their classrooms! We wish Moira Secondary School, St. Theresa Catholic Secondary School and Centre Hastings Secondary school all the best in their endeavors. We look forward to mentoring them and sharing their success as they work towards creating and running an actual co-operative business this semester! 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](mailto:mchristmann@quintefirst.ca) or 613-96-4111 ext.268 for more information or for an application.



## Financial Literacy

Now that summer is over, it’s time to resume our free monthly financial literacy info sessions at all three branches of our local libraries! We believe in the importance of helping our community improve their financial confidence. We will be talking about RRSP’s and TFSA’s in the month of September, October we will be discussing Identity Theft and Fraud Prevention, and we will finish the year unraveling the mysteries of credit histories. There is never a cost to attend one of our info sessions, and there are no sales pitches or strings attached! 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 know how important it is to start talking to kids about money early. It’s not always an easy conversation and many people just don’t know where to start. That’s why we offer a **Money Smart Kids!** workshop, for **ages 6-10**. We have fun while we explore budgeting, saving, wants vs. needs and more! Let us know if you’re interested in hosting a workshop at your school, or in having us run a workshop at our Belleville Sidney Street location.

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

**RRSP's and TFSA's** **Sept. 26-** Belleville Library -6:00pm

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

**Oct 13-** Quinte West Public Library, Frankford Branch-2:00pm

**Oct 27-** Belleville Library, 2:30pm

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

**Nov 17-** Quinte West Public Library, Frankford Branch- 2:00pm

**Nov 24-** Belleville Library, 2:30pm

## Quinte First Helpful Hint's

With the Christmas shopping season right around the corner, here's a few tips to help keep your finances safe and secure during the holiday season. Remember to keep your debit card and credit card safe at all times. Check your monthly bank statements and credit card statements carefully for any unauthorized purchases and alert your financial institution and/or credit card provider immediately if you see anything suspicious. If you are shopping online, don't follow any links when entering payment information and make sure the site is secure- always look for the "s" in https. Remember not to do online shopping using free Wifi, make sure you are on a secure network.

**If you have a helpful hint you would like to share, please submit it via email to Michelle Christmann at [mchristmann@quintefirst.ca](mailto:mchristmann@quintefirst.ca) or drop it off in person at your nearest branch.**



Allie and Melinda from our  
HWY 2 branch



Josh, Dom and Liam at  
Quinte First day at  
Grills Orchards



Mike with Ms. Fisher's  
"co-operative" class at Moira  
Secondary School

## **CEO's Corner**

It is hard to believe that summer is behind us and the kids are back in school. I hope that you had plenty of time to enjoy the summer with your family and friends.

The fall season is now upon us. The fall season is one of the most beautiful seasons when all the leaves from the trees and plants change into multi-colored works of art and fall away. It is also a season with many family holidays for us to share with our loved ones. For Quinte First the fall season brings about our annual strategic planning session. This is where the Board of Directors along with your management team sets the direction of Quinte First for the next few years which will include exciting new products and services to be launched to ensure your experience at Quinte First is even better than it is today and continues to exceed your expectations. This is very important and exciting for all Quinte First staff.

At the end of July, Quinte First and all Ontario Credit Unions received notice from our current MasterCard supplier, CUETS Financial that they would not be renewing our services agreement, which will result in a termination date of December 31, 2017. As a result we will be transitioning to Collabria effective January 1, 2018. With the switch from CUETS Financial to Collabria we will also be switching credit card brands. Effective January 1, 2018 Visa will be the credit card brand of Quinte First. Management has started to work on this transition behind the scenes. We will keep our members updated as we progress through this transition. If you have any questions before more information is available please contact me or your Branch Manager.

We are pleased to announce that we had some internal promotions that took place on September 11<sup>th</sup>. We would like to congratulate all six of our staff members who will be moving into a new position, new branch or into a full-time position from a part-time position. You will see some new faces as a result of their promotions in your branches. Please ensure you take the time to introduce yourself and congratulate them. I know they will be excited to meet all the members at their new branch and for you to share in their excitement with them. Good luck to all staff in your new positions!

The Bank of Canada has been very busy over the past three months with two interest rate hikes since July 12<sup>th</sup>. On July 12<sup>th</sup> the Bank of Canada hiked its benchmark interest rate to 0.75% from 0.50%. This is the first increase in almost seven years.

On September 6<sup>th</sup> the Bank of Canada followed with another 25 basis point increase raising the benchmark interest rate to 1.00% from 0.75%. Quinte First raised its prime by 25 basis points following the July increase and we are currently assessing our book of business based on the September increase.

October 19<sup>th</sup> is International Credit Union Day. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948. The day is recognized to reflect upon the Credit Union movement's history and to promote its achievements. It is a day to honour those who have dedicated their lives to the movement, recognize the hard work of those working in the credit union industry and show members our appreciation. We hope that you will visit one of our five branches on Credit Union Day to share in the celebration with us. Watch out for our Credit Union Day investment special. You don't want to miss it.

Please remember to read the message panel on your monthly statements to learn about upcoming community events, monthly investment specials and other exciting Quinte First news.

Thank you for your business,

Carrie Gregoire, CPA, CGA

## **Events at a glance**

**September 21, 4:30-7:30pm:** Community Appreciation Day at Frankford Tourist Park. Free BBQ, live music, bouncy castle and more!

**September 29, 9:00am-5:30pm:** Community Appreciation Day at HWY 2 branch in Trenton. Free BBQ, prizes and Pie in the Face for Gino!

**September 30, starts at 9:30 am:** Bankers Buy a Bed Race, followed by BBQ, refreshments and entertainment.

**October 19, All day:** International Credit Union Day! Stop by any of our five branches to join in the celebration!

**October 28, 11:00am-2:00pm:** Free Halloween party for kids at Frankford Legion. Music, costume contest, activities, food and more!

**November 18, 7:30pm-11:30pm:** Quinte First Bands Together, Fundraiser for Stirling Community Fund at Stirling Grand Trunk Railway Station. Food, drinks and live music by Derek Arsenault, Deb O'Connor and Rob Waite.



*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)**