

## CHIP cards are arriving soon!



All new MemberCards and Global Payment cards issued after March 1, 2010, will have an embedded microchip which will provide even more security and peace of mind for your transactions.

The chip is located on the left-hand side of the new cards. It works with chip-enabled ATMs and point of sale terminals, ensuring secure transactions and providing increased protection against card fraud. Your new CHIP card will have a different "personal account number" (PAN). This is the number found on the front of the card. It's also important to note that if you have a pre-authorized debit processed

through your Global Payment card, you'll need to call the billing company (e.g. SaskTel) to inform them of your new card number. This can be done at the same time you call in with the new expiry date on the card.

Before your card arrives, you'll receive your new "Personal Identification Number" (PIN) in the mail. Your card will arrive a few days later. You can use the PIN sent to you, or visit either of our branches to change your PIN. (Perhaps you want to change it to PIN that was used with the expiring card?) Contact us immediately if you have any questions about your new CHIP card. ■

## Lafleche Credit Union proud sponsors of SHSAA Provincial Girls Curling

Senior provincial curling took place March 3 – 6 in Glentworth. The credit union was one of four major sponsors during this event. Our support included cash sponsorship to purchase t-

shirts for all volunteers along with many volunteer hours from our staff and board. We were proud to be able to be a part of this very successful event! ■

## Upcoming Events



- March 27**  
Wood Mountain Pool Fundraiser, Fir Mountain
- April 2**  
Lafleche Flyers Auction Draft
- April 17**  
McCord Hall Supper & Auction Fundraiser
- May 15**  
Glentworth Graduation
- May 28**  
Lafleche Graduation
- July 9 – 11**  
Wood Mountain Rodeo
- Aug 13 – 15**  
Redneck Rumble



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Monday to Friday 9 AM to 4 PM

**Glentworth Branch**  
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Monday to Friday 9 AM to 4 PM  
Closed Noon to 1 PM

[www.laflecheCU.com](http://www.laflecheCU.com)



Lafleche  
Credit Union Ltd.

# MONEYWise

A NEWSLETTER FOR CREDIT UNION MEMBERS



SPRING 2010



## Annual Meeting Notice

The 72nd Annual Meeting of Lafleche Credit Union Limited will be held:

**Date:** April 13, 2010

**Time:** 6 p.m. Supper  
7 p.m. Meeting

**Place:** Wood River Hall  
Basement, Lafleche

Tickets for supper are \$5 each and are available at any branch of Lafleche Credit Union. Only 80 advance tickets available for supper. Get yours today!



## Casual Fridays

In 2009, money from our Casual Friday collection went to:

- Haitti (\$100)
- Telemiracle (\$150)
- Moose jaw Humane Society (\$75)
- Swift Current Humane Society (\$75)

## Staff profile – Rae Tutor



I'm Rae Tutor and I've been working part-time at the Lafleche Branch since November 2007. I live on a ranch south of Meyronne with my friend, Robin Frerotte and my son Trent. I have two daughters, Kimberley (husband Scott Eklund and son Liam) and Laura (husband Justin Greffard and daughter Jenae). I have

a stamping business where I enjoy teaching people the art of rubber stamping, making greeting cards and scrapbooks. In my free time I love spending time with my grandchildren and gardening. I look forward to the next year working full-time at the credit union taking Jennifer's maternity leave. ■

## Lafleche Credit Union staff supports our communities

Our staff was busy during 2009. They donated over 850 hours of time volunteering to various organizations in their communities. This translates into four months of full eight-hour days of volunteer time.

"We are very proud of our staff contributions to the communities. It demonstrates our spirit of community pride," says Bruce Anderson, General Manager. ■

## Want to pay down debt? Here are some things you may be able to live without

Recent surveys show that many Canadians are determined to focus on paying down debt. That's not surprising given the current economic climate and paying down debt is a worthy goal. But how do you actually do it?

A great place to start is looking for ways to decrease spending in your day-to-day life. While large items do add to our debt load, it's often smaller, seemingly insignificant purchases that have the biggest impact on the bottom line.

Five-dollar lattes and \$10 packs of cigarettes add up quickly over the course of a month. A pack-a-day smoker might spend more than \$300 a month on his or her habit. That \$300 could go a long way towards paying down debt.

We all have other ways to squeeze a little extra money out of our budgets. Many of



us pay monthly fees for things like cell phones, home phones, Internet service, newspaper and magazine subscriptions and cable or satellite TV. Check into bundling some of those services or, better yet, think about whether you can do without one or two entirely.

Eating in more often and avoiding packaged convenience food can also have a positive impact on your monthly food budget. All of these savings can be used to help you reach your goal of paying down debt. ■

## A happy retirement requires financial *and* physical health



When we think of retirement planning, we tend to focus on financial planning. Questions about registered retirement savings plans, tax free savings accounts and other investment vehicles dominate the discussion, as we try to anticipate how much money we'll need to live comfortably and do the things we've dreamed of doing in our golden years.

Unfortunately, while many of us work diligently to make sure we're financially prepared for retirement, some of us fail to pay the same amount of attention to our physical well being. There are few greater disappointments than being unable to fully enjoy your retirement years due to health issues.

We can't anticipate or prevent all health concerns. But by striving to live a healthy lifestyle, you can maximize your chances of being physically — as well as financially — prepared for retirement.

According to Health Canada, the following choices can put you on the road to healthy living:

- Eat nutritiously, choosing a variety of foods from all of the food groups as suggested by Canada's Food Guide.
- Build a circle of social contacts to create a supportive environment of people who care for and respect you.
- Stay physically active to keep your body strong, reduce stress, and improve your energy.
- Choose not to smoke.
- Put an end to other negative lifestyle practices. ■

## Planning a summer wedding? Start with a budget



There's no question that when it comes to events, few require more planning than a wedding. It's important to choose the right location, caterer, photographer and florist. However, it's equally important to set a budget and understand where your wedding costs may come from.

If you're planning a summer wedding, you may be interested to know that — according to Weddingbells magazine — **the average cost of a Canadian wedding is \$26,000.** That puts the cost of your big day right up there with major purchases like automobiles or recreation vehicles.

With so much money at stake, it makes sense to approach a wedding with the same care you would any other major purchase. That means:

- creating a budget based on what you can afford
- deciding which aspects of the wedding (food, venue, music) are most important to you
- focusing on your priorities while cutting corners in other areas

Your wedding is an exciting day. You'll want to remember it for all the right reasons, not the pile of unpaid bills. ■

## Top 4 phishing warning signs

Phishing is a form of Internet fraud that uses e-mail messages to lure people to web sites that are replicas of sites used by legitimate businesses. These phony web sites are used to trick users into divulging personal information that will be used to commit fraud. If you're concerned about phishing, here are four warning signs to watch out for:

does not send e-mails asking for personal information. Any e-mail that claims to be from a reputable source but asks for such data is most likely a phishing expedition. Don't click on the web address in the e-mail. Call the credit union to confirm whether we've sent you a message.

### 1. Soliciting personal information by e-mail

Your credit union, like all reputable financial institutions and online retailers,

### 2. Poorly worded e-mails

Grammatical mistakes and spelling errors are an immediate red flag for potential phishing attacks.

### 3. Hidden addresses & sources

Phishing attacks redirect you somewhere other than where they claim to be going. Check to see if the website you reach by clicking on the address in the e-mail is the same as the one shown in the e-mail. If it isn't, leave the site immediately.

### 4. Threatening legal-sounding messages

If you receive a threatening e-mail, it probably isn't legitimate. If you think it may be, call the company directly instead of responding to the e-mail.

### Take action

The safest thing to do is to avoid clicking on any unexpected link in an e-mail. If you spot something suspicious, go to the company's real website. Most sites have an option on their home page labeled "Contact Us" or something similar. Use that to report the phishing attempt. ■

Risk management information provided courtesy of Celero Solutions.

From: support@citibank.com  
 To:  
 Subject: Verify Your E-mail with Citibank  
 Date: Wed, 31 March 2004 10:12:49 -0800  
 Dear Citibank Member,  
 This email was sent by the Citibank server to verify your e-mail address. You must complete this process by clicking on the link below and entering in the small window your Citibank ATM/Debit Card number and PIN that use ATM.  
 This is done for your protection — because some of our members no longer have access to their e-mail address and we must verify it.  
 To verify your E-mail address and access your bank account, click on the link below.  
<http://web.da-us.bank.com/signing/citifi/scripts/email.verify.jsp>

Typo

Grammar

Should be secure web address (https)