



## Winter NEWSLETTER 2018

### *Christmas Hours*

Closing at 2 pm December 24<sup>th</sup> Christmas Eve  
Closed December 25<sup>th</sup> Christmas Day & 26<sup>th</sup> Boxing Day  
Closing at 3pm December 31<sup>st</sup> New Year's Eve  
Closed January 1<sup>st</sup>, 2019 News Day

*Lafleche Credit Union staff & board would like to wish you and your family a Merry Christmas & Happy New Year!*



### Staff Profile – Beth Tallon

Hello, my name is Beth Tallon. I was born a farmer's daughter in Lafleche to Stan and Lorna Curry. I attended school in Woodrow and Lafleche. After graduation, I completed the "Commercial" course at the then STI in Moose Jaw. My first job was at the Glentworth Branch of the Lafleche Credit Union (which was before computers!) My husband, Jack and I also farmed and raised our 3 children, Michael, Holly and Chris, south of Lafleche. In 1991, I started working at Lafleche Tire for Ralph & Dodie Seebach. I continued to work there after they sold it to Derek Tallon. Now I am excited to be a casual MSR at Lafleche Credit Union, back where I started, and I have more time to spend with the grandchildren, just ask and I can show you pictures. Although the whole banking system has changed with world wide access, giving the community members the best service possible has stayed the same. I look forward to serving you.



### Tis the season...**FRAUD**

Ensure you are checking your internet banking history regularly (& Credit card transaction history) for **FRAUD TRANSACTIONS** going through your account/credit card. This is the time of year Fraudsters target as people have so many transactions going through due to Christmas shopping that many don't look closely at the transactions.

Remember...big corporations like Sask Power/Energy/Tel, CRA, etc **WILL NOT** send you an E-transfer, so if you get a text indicating they have...it is a scam...delete it...do not open it.



## RRSP Season is Upon Us!

Lafleche Credit Union can help you achieve your retirement dreams! Our helpful staff can assist with recommendations and point you in the right direction of your ideal retirement to help make it a reality.

### 5 Reasons to open an RRSP

1. Contributions are tax deductible
2. Savings grow tax-free
3. You can convert your RRSP to get regular payments when you retire
4. A spousal RRSP can reduce your combined tax burden
5. You can borrow from your RRSP to buy your first home or pay for your education

\*Don't forget, RRSP contribution deadline is March 1st, 2019!



## TFSA

The Tax-Free Savings Account (TFSA) dollar limit for 2019 is \$6,000.00 and there is NO deadline for making a TFSA Contribution. You must be at least 18 years old and resident of Canada to open a TFSA. So why wait? Open your very own tax-free savings account today!

Years	TFSA Annual Limit	Cumulative Total
2009-2012	\$5000	\$20,000
2013-2014	\$5,500	\$31,000
2015	\$10,000	\$41,000
2016-2018	\$5,500	\$57,500
2019	\$6,000	\$63,500

## What's happening in our communities?

December 26	Lafleche Boxing Day Funspiel
December 31	Fir Mountain steak night
January 11	McCord Friday Night Supper – Roast Beef
January 12	Glentworth Minor Hockey Day
January 18	McCord Friday Night Supper – Ham/Perogies
January 25	McCord Friday Night Supper – Turkey
Jan 31-Feb 2	Lafleche Open Bonspiel
February 1	McCord Friday Night Supper – Roast Pork
February 8	McCord Friday Night Supper – Beef & Beans
February 4 – 9	Glentworth Curling Bonspiel
March 30	Glentworth Waverley Players Community Plays