



Merry Christmas and Happy New Year to you all!

In 2021, our Credit Union focus was on 'reconnecting' with our membership. With the ongoing restrictions on activities, we wanted to find ways to engage with our community and be a visible reminder to our members that we value their support while following all the guidelines for a safe environment.

When I look back on 2021 there were numerous occasions where we received thank you's for thinking of our membership and our community, but one comment that stuck with me was: **"it's the little things that make a difference"**. So, I asked our staff what their favorite thing was that we did this year that they feel made a difference. These are the responses:

**"Fire Department BBQs – so nice to support such a worthwhile community organization, and great to have that tradition started again."**

**"Fraud prevention presentations – helping people to be more aware of fraud indicators and types of fraud and provide them with tools to protect themselves."**

**"School Supply Drive – one less thing for kids to worry about so they can concentrate on learning and interacting with their friends."**

**"Decorating for the different seasons – it brightens the workspace, and makes people smile when they come in. I think people look forward to seeing what we'll do next."**

**"When we supplied coffee and goodies to our members, like the school and Hillside, Pioneer Haven, and the hospital. We got ourselves out there and were able to visit with people after a year of not being able to see some of those people and I feel they really enjoyed it as much as we did! A year of giving back to the community, makes my heart happy!"**

**"Fraud presentations – I liked these because seniors seem to be targeted and they are often too trusting, so they need to hear the facts from people they trust."**

**"Delivering treats to the hospital and school was nice because COVID has been hard on all of us. Our teachers and hospital workers have been there for us through it all, adapting and doing everything they could to make sure our families are well looked after and getting the education they deserve during these trying times."**

**"The one that sticks out for me is when we made the visit to the Pioneer Haven on the hot June day to hand out ice cream treats. The looks of happiness from the residents' faces and the gratitude was a great reward to see and share."**

**"How we were able to finally start giving back to community, whether it was the ice cream delivery or our swimming weekends."**

**"My favorite activity this year was sponsoring free swimming at the pool. With all the reports from the town about the different people using the pool on those weekends, I think this was an eye-opening and rewarding experience all at once."**

So again, "THANK YOU!" to our membership and community for allowing us to serve you. We are also so thankful for the opportunity to share THE LITTLE THINGS.

What was your favorite activity that we did this year? Drop us a line or stop in the office to let us know what you liked. Or is there is somewhere we should be going or something you think we should be doing? Let us know that too!

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**KERROBERT CREDIT UNION NEWSLETTER**

**CU in the Community**

**Co-op Week contest: "Find Floyd"**



During Co-op Week, we hosted a contest for members on our social media accounts called "Find Floyd". Members were given a cropped photo of Floyd and had to guess where the location was. Members that liked, shared, and commented on the photo with the correct answer were entered into a draw for a prize.

The "Find Floyd" contest winners included Lee Anne St. Pierre, Marli Shepherd, Richard Hennings, Linda Underdahl, and Amy Braithwaite.

**Fundraiser BBQs for our local fire departments**



Our community barbecues raised \$1721 for the Major Fire Department and \$3328.75 for the Kerrobert Fire Department!

**Festival of Trees: "Member Tree"**



Throughout November, we asked members to bring in ornaments to help us decorate our tree for the Kerrobert Courthouse Festival of Trees. To show our appreciation, we gave out three prizes of Hallmade Creations decorations to Marie, Liv, and Lorraine. Thank you to all our members that helped us decorate our tree!

**Thank you to our Healthcare Workers!**

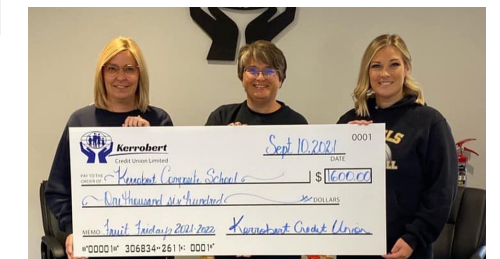


Pictured is Trina Duhaime presenting a gift card for coffee to the Kerrobert Healthcare staff.

**Supporting local youth programs in Kerrobert and Major**



Pictured is Trina Duhaime and Michelle Henderson with Mrs. Wuttunee's class from KCS.



Pictured is Michelle Henderson presenting a cheque for \$1,600 to KCS staff Sheila Murphy and Candice Kraft for their Fruit Friday program.



Pictured is Trina Duhaime presenting a cheque to Bailey and Christine from Major Play Pals for their Healthy Snacks program.

## Credit Unions rank #1 in Customer Service Excellence once again!

### For the 17th Consecutive Year, Credit Unions Are Sole Winners for Customer Service Excellence Award 2021

Canada's credit unions have once again ranked as the top financial institution for outstanding customer service in the 2021 Ipsos Financial Service Excellence Awards. Canada's credit unions have ranked first in this category for 17 years in a row.

"Canada's credit unions have achieved an incredible feat in being recognized for their excellence in customer service for 17 consecutive years. This

recognition is truly a reflection of the member-focused service credit unions provide," noted Martha Durdin, President and CEO of the Canadian Credit Union Association. "Credit unions have especially demonstrated this through their response to the ongoing COVID-19 pandemic. Even in times of uncertainty and stress, placing their members and communities first has always been a constant priority," added Durdin.

Canada's credit unions also won in four other categories and received a total of four awards as the sole winners among financial institutions. Included in the

standalone victories were "Values My Business" and "Branch Service Excellence" — a further testament to the special relationship credit unions have with their members.

The full list of categories in which Canada's Credit Unions were winners includes:

- **Customer Service Excellence (sole winner)**
- **Values My Business (sole winner)**
- **Branch Service Excellence (sole winner)**
- **Live Agent Telephone Banking Excellence (sole winner)**
- **Online Banking Excellence**

## RRSP Deadline is just around the corner: March 1, 2022.



The new year is just around the corner and that means the 2021 RRSP contribution deadline is just a few short months away. Contributions to your RRSP for the 2021 tax year must be made before March 1, 2022. The maximum RRSP contribution for 2021 is \$27,830, but you can also carry forward unused portions of the limit from previous years, so it's possible the total you are allowed to contribute for 2021 may be higher.

Not familiar with a RRSP? A Registered Retirement Savings Plan (RRSP) is an investment account that allows you to save for

your retirement on a tax deferred basis. Contributing annually to an RRSP lets you reduce the tax you pay on your current employment income. In addition to being tax deductible, annual contributions to an RRSP grow tax free, keeping you ahead of inflation and maintaining valuable purchasing power for your retirement years.

All RRSPs share the same basic features of tax deductibility and tax deferral, but they vary in terms of flexibility and control of investments, risk, and return. RRSPs are available in a wide range of investment options for all types of investors – for those who are comfortable with a bit more risk and aggressive investing options to those just beginning to contribute to their RRSP and need more guidance.

We can also help by setting

up recurring preauthorized contributions throughout the year. Making regular, manageable RRSP contributions helps you in two ways:

- Avoid scrambling every February to find the money for your annual contribution or taking out a loan to make your contribution.
- The funds you contribute are earning interest earlier every year. Making regular RRSP contributions is a great way to build your retirement savings. Your investments start growing tax-free today, putting the magic of compound interest to work for you sooner.

If you'd like to make a contribution before the March 1 deadline, give us a call or stop by Kerrobert Credit Union. We can help!

## 'Tis the Season for Fraud: Learn How to Protect Yourself.



### Red Flags to Watch For:

1. The offer sounds too good to be true.
2. Everything must be kept a secret.
3. The issue is urgent and must be done NOW.
4. Payment request using gift cards or reloadable credit cards.

If any of these are true, please

talk to a trusted friend or relative before sending money or agreeing to anything.

### General Rules to Follow:

1. Never send money to anybody you don't know and trust.
2. Don't provide personal banking

details to anyone over the phone.

3. Don't give credit card details to anyone over the phone to anyone you don't know personally and trust.
4. Only give out personal details and information where it is absolutely necessary and when you trust the person you're speaking to or dealing with.
5. Examine all the terms and conditions of any offer very carefully.
6. Never call back a telephone number that you don't recognize. If it is important, they will call again.

### What to Do if You're the Victim of Fraud:

1. Collect your thoughts, and gather all the evidence you have
2. Contact your financial institution
3. Contact the police
4. Report the Incident to the Canadian Anti-Fraud Centre 1-888-495-8501

### Protect Yourself from Future Fraud:

Scammers often target victims of fraud a second or third time with the promise of recovering money. Always do your due diligence and never send recovery money. Share any updates with the Canadian Anti-Fraud Centre, your financial institutions and police. Tell family, friends, neighbours and co-workers about your experience. You may prevent someone else from becoming a victim.

### Please Don't Be Embarrassed!

Scammers work hard to be likeable, believable, and sound sincere. Remember, this is their full-time job, and many of them are very good at what they do. The sooner you report the incident, the better chance we have of minimizing the damage. You may also save someone else from being scammed.

### Any Questions?

Feel free to contact us to discuss any issues. We will be happy to help you.



## Don't Forget! Let us know if you will traveling outside of Canada.

Planning to travel again this winter? Be sure to give us a call before you leave!

There are some locations where your Member Card debit card will not work. If you inform us of your travel plans, we can help ensure

you will have access to your funds and cards while you are on your trip.

Let us take care of **this** part, so you can travel worry-free!

**Call us at 306-834-2611**