

the CORNER VIEW

from the desk of General Manager, Trina Duhaime

My parents and in-laws used to tell me when my children were little, that as you got older, time would go by faster and faster, and too soon they would be grown up and on their own. For years, I had a calendar with a different colored highlighter for each child and their events to help keep our life in order. Now, our four boys have completed high school and are all working in their trade. We are no longer running after four separate hockey or baseball teams, or school events, and our calendar is missing colored highlights.

A lot has changed.

When COVID hit, I thought we would have all this additional spare time, and I would get caught up on all the projects on my list. But I also thought that life would be back to 'normal' by Easter time. Unfortunately, that time has passed, and we are still dealing with the virus and the effects it is having on those around us. In some ways March seems like ages ago, but not surprising, I still have a list of projects that keeps growing.

My view has also changed. I now sit in the corner office, my position at the credit union has changed to General Manager, the seasons have changed, and life with COVID has changed.

Here at the Kerrobert Credit Union, we continue to serve our members to the best of our abilities, and this hasn't changed. We continue to support our local hockey teams with sponsorships, our school with Fruit Friday snacks for students, and

the Meals on Wheels program in our community as a few examples.

However, we have changed and improved our messages to the public. We have started new promotions to make our community aware of the credit union difference. Our mission is to *promote the credit union image through involvement and visibility in the community.*

In August, we started the 'Meet the Team' campaign, which highlighted each staff and board member and a fun fact about each individual. We want our community members to recognize who we are and what we do.

In September, we promoted our credit union with 'Harvest Giveaways' and toured our area to thank some of our farmers with a snack to keep them going in the combine.

In October, our mascot Floyd visited landmarks in Kerrobert to highlight some important places of our community and members participated in guessing where he was found each day. We also decorated our office in beautiful fall colors to brighten up our space.

November is Financial Literacy Month and so our social media and the inside of this newsletter has some tips on how to spot scams and protect yourselves from fraud. There is also information on budgets, minimizing debt, assessing financial goals and making a budget.

We will end the year in December with our advent calendar promotion and Food Bank Drive to help those in need.

We all have had to make changes in the last year. We have followed guidelines to keep our members safe and healthy while dealing with the challenges of COVID, but we have also added a little fun to remind our community that Kerrobert Credit Union is here to serve our members, and we look forward to continuing to do that in the coming year.



Kerrobert Credit Union
445 Atlantic Avenue
P.O. Box 140
Kerrobert, SK S0L 1R0

Phone: 306-834-2611
Fax: 306-834-5558

Monday - Friday
9:00 a.m. - 4:00 p.m.

Major Branch
10 Centre Street
Major, SK S0L 2H0

Phone: 306-834-5424
Fax: 306-834-1118

Tuesday - Friday
9:30 a.m. - 12:30 p.m.

www.kerrobertcreditunion.ca



Kerrobert

® Credit Union Limited



KERROBERT CREDIT UNION NEWSLETTER

CU in the Community

West Central Rage Sponsorship



Pictured is General Manager, Trina Duhaime, presenting a cheque to West Central Rage President, Greg Kraft.

Kerrobert Credit Union was proud to present a sponsorship cheque of \$1000 to the West Central Rage for their 2020-2021 season.

Thank you to our Farmers



Pictured is General Manager, Trina Duhaime, and Business Development Manager, Michelle Henderson, pictured with local farmer, Rob Wiebe.

On September 11, we toured around to deliver snacks to our hard working farmers in the area.

Credit Union Day

Credit Union Day was celebrated on Thursday, October 15, with a "Hello 'n' Go". Members were invited to the branch to pick up a 'to go' treat bag.

Find Floyd Contest



During Co-op Week in October, 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 he was based on the background clues. Members that liked, shared, and commented on the photo with the correct answer were entered into a draw for a chance to win a prize.

The "Find Floyd" contest winners included:

- Sabrina Young
- Kim Harmon
- Alaina Cheryl
- Annie Cholin

Thanks to everyone who played along!

KCS Breakfast Program



Pictured is General Manager, Trina Duhaime presenting a cheque and school supplies to KCS Librarian, Mary Lynn Obritsch.

Kerrobert Credit Union once again sponsored the Kerrobert Composite School Breakfast program this year, which provides healthy breakfast options for students. We also collected school supplies donations in branch over the summer for KCS students in need.

Halloween



The Kerrobert Credit Union staff dressed up in some fun shirts to celebrate Halloween.

Learn About our Offerings for Students

Did you know we offer **FREE chequing accounts for students?** Our student CUPAC has NO service charges, and includes unlimited debit transactions, ATM transactions, *Interac* e-Transfers, and over-the-counter bill payments.

We also offer several technology features on your account, including:

- **Our Kerrobert Credit Union Mobile App:** You can do your banking 24/7 from our convenient app - available for both Apple and Android phones. From the app, you can check balances, pay bills, transfer money, send an *Interac* e-Transfer, or deposit a cheque.
- ***Interac* e-Transfer:** This allows you to transfer money to anyone using their email address or cellphone number.
- ***Interac* e-Transfer Features:**
 - Autodeposit & Request Money:** Autodeposit allows the money you have been sent via *Interac* e-Transfer to be directly deposited into your account, without having to login or answer security questions. With Request Money, you can ask someone to pay you back through *Interac* e-Transfer.
 - Deposit Anywhere:** Use this feature on our Mobile App to take a picture of your cheque to deposit the funds directly into your Kerrobert Credit Union account.
 - Direct Alerts:** Sign up for this feature to be alerted by text message or email if there is activity on your account, such as your Personal Access Code (PAC) is changed, login alerts, or a bill payee is added.

If you are a student, and need a credit card, we can also assist with a no fee Collabria credit card option for those that may have limited credit.

We also offer savings accounts, term deposits, US accounts, wealth services through Qtrade, loans, and lines of credit.

For more information regarding any of our products or services, call or visit us!



Junior Board Member Opportunity



Kerrobert Credit Union offers an opportunity for a Grade 11 or 12 student to join the Board of Directors as a Junior Board Member.

Junior Board Members are

requested to attend regular meetings, and are remunerated for their time with a scholarship to be used for their post-secondary education.

This program is a mentorship program, designed to develop and foster the co-operative philosophies, community values and volunteer experience in youth selected from our community.

Qualifications include:

- Must be full time student in Grade 11 or 12

- Must be able to attend regular, committee, and special meetings
- Must be a member of Kerrobert Credit Union (or parent must be a member)
- Student will require written permission from their parent/guardian to participate
- Should not be a member of an immediate family of an employee, officer, or director

If you are interested in becoming a Junior Board Member, call us at 306.834.2611 for more information.

Top Frauds Affecting Seniors in 2020

Extortion

Extortion happens when someone unlawfully obtains money, property, or services from a person through coercion. In this type of scam, members often receive a recorded message about their Social Insurance Number (SIN) being linked to fraudulent or criminal activity. The fraudsters often claim to be government agencies. There may be threats of an arrest warrant or imprisonment if the member does not cooperate with the fraudster's demands.

Romance

Fraudsters use every type of dating or social networking site available to contact their victims. Their accounts are created using photos stolen from legitimate people. Their background stories often mimic the victim's, and they are often in the military, work overseas, or are successful business people. They quickly

profess their love to gain their victims' trust, affection, and money. The fraudsters will always run into trouble and are unable to refund their victims; however, they will continue to make empty promises and ask for more money.

Service

These frauds often involve offers for telecommunications, internet, finance, medical, and energy services. In addition, extended warranties, insurance, and sales services may also fall under this category.

Bank Investigator

In this type of scam, fraudsters call claiming to be a financial institution or a major credit card provider. The fraudsters then inform them that they are investigating unauthorized activity on their account. The fraudsters will ask the consumer to help them catch the criminal.

By providing remote access to their device, the fraudsters will claim to put money into the victim's account so that they can send bait money. Unfortunately, the funds that are seen going into the victim's account are coming from their other accounts, and the money being sent is going directly to the fraudsters.

Prize

Consumers are informed that they are the winner of a large lottery or sweepstake even though they have never purchased a ticket or entered to win. Prior to receiving any winnings, the victim will be asked to pay a number of upfront fees. No winnings are ever received.

Emergency

Any phone call or email from someone claiming to be a friend or family member who is in some kind of trouble and requires money immediately.

How to Protect Yourself from Fraud



Fraud can happen to anyone. However, we recommend you follow these tips to help prevent yourself from becoming a victim of fraud:

- Don't carry your Social Insurance Number (SIN) or birth certificate with you
- Check your credit report yearly
- Be suspicious of emails that ask for personal information
- Do not give out personal information over the phone

- Do not share personal information on social media
- Protect your PIN!

If you suspect that you have been a victim of fraud, or your account information has been compromised, please:

- Notify Kerrobert Credit Union immediately by calling 306.834.2611
- Call the police to file a report
- Change your PIN and passwords immediately