

the CORNER VIEW from the desk of General Manager, Trina Duhaime

Technology is ever-changing. A constant change, if that makes any sense. We want bigger, better, newer, faster. The world is at our fingertips; we can search for anything and google will find it. To keep up in the financial industry with changing technology, we perform upgrades, purchase new software, increase security and then perform audits to ensure our data is secure and your funds are protected. The moment we complete one project, there is another on the horizon.

Over the last year, we have built and launched a new website and upgraded our online banking and mobile app platforms. These are huge projects with the greatest impact on our members. They are an integral part of our business, as easy access to banking information is essential for building our relationship with you. Social media is a key communication tool with our members in this competitive environment.

Our staff's priority is serving our membership. To do that, we must provide products and services that our community needs. We have eight staff members that, aside from their day-to-day duties of processing deposits, bill payments and loan transactions, they assist in testing new developments, provide ideas for our marketing plan and promotions and volunteer their time throughout our community in support of our vision to be visible in the community.

Our board of directors sets a plan for our Credit Union to accomplish during the year. Our board consists of up to nine community members whose focus is for our credit union to remain autonomous and relevant. While mindful of our financial position, the board provides guidance in what next project or technology advancement is important to our growth and for our community. The board remains focused on the overall governance of our credit union and not the day-to-day operations.

We are able to make advances and continually upgrade our systems with the support of our community. Without funds on deposit and loans granted, we would not be able to make a profit to support new developments. Kerrobert Credit Union is currently the third smallest credit union in the province out of 36 credit unions. We are small, but strong.

So, what is next? You tell me. What are you looking for in your financial institution? Have you seen our new website? What do you think of the newest version of our online banking and mobile apps? What answers are you searching google for when it comes to your finances? Let us know! Help us plan for the future and continue to serve you!

We look forward to seeing you in 2023!

Kerrobert Credit Union
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PO Box 140
Kerrobert, SK S0L1R0

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 S0L2H0

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

KCS BREAKFAST PROGRAM

Once again, KCU is proud to sponsor the Kerrobert Composite School Breakfast Program for the 2022-23 school year. This program provides a small breakfast to any students, on any day, who may require one, as well as providing "Fruit Friday" each week. We are immensely grateful to our community helpers, Helen & Lorraine, who do the shopping and preparation each week. Our staff attends every second week to assist and see the benefits of our sponsorship.



HARVEST FEST



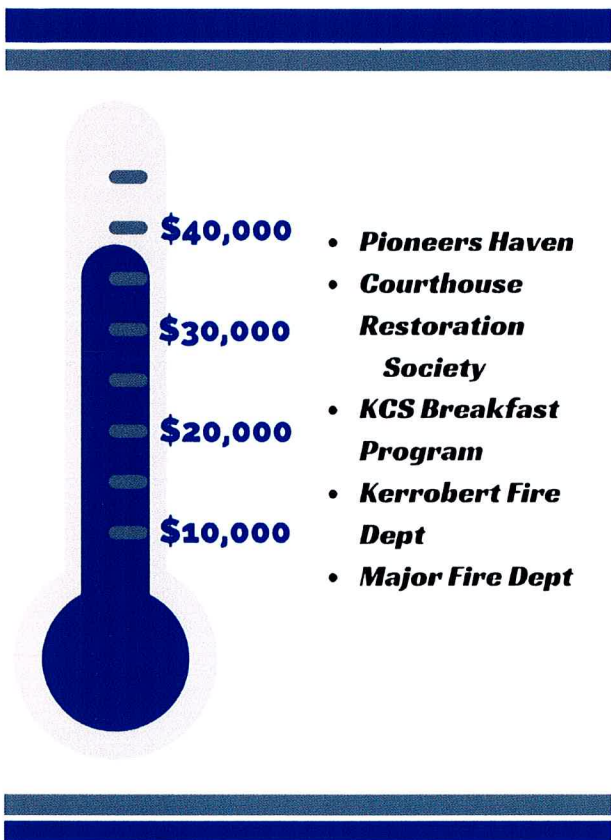
Harvest Fest was a huge hit! We had a great time decorating our float and came away the lucky winners for the BEST FLOAT, BUSINESS CATEGORY. The weather that day was incredible and many, many children (and a few adults) enjoyed our bouncy castles. We were pleased to offer park entertainment for the families of our community.

FESTIVAL OF TREES



Festival of Trees was once again a success with Floyd making an appearance AND bringing all his little cousins to town. We hope everyone had a chance to see them! We look forward to this event each year and enjoy finding a theme for our decorations.

DONATIONS IN OUR COMMUNITY



Did you know that as part of our Mission and Vision statements we donate a portion of our profit back into our local communities? In 2022 alone, we donated over \$36,000 to community events and service groups!

We are delighted with this commitment and spend a great deal of time brainstorming ideas as a team of how we can increase our community support in fun and creative ways!

Further to the donations listed, we support many smaller community groups, functions & events. Kerrobert Minor Ball, Kerrobert Ag Society, Major Play Pals, the Prairie Sunset Music Festival, local golf tournaments, Kerrobert Wildlife Federation and Kerrobert Sports Association are a few of the many groups we have donated funds or prizes to. All of these organizations are worthy of our time and your profit dollars as they provide many worthwhile hours of fun and give back in their own way.

QTRADE DIRECT INVESTING

Q-Trade is our partner platform for online trading. Yes, you heard that right..... your local Credit Union does have the ability for you to manage your own online trades!! You can open your own trading account; keeping all the control and performing all trades securely online whenever and wherever you see fit. There is no middle-man and right now, until March 1, 2023, there are cash-back offers if you sign up for your own account.

Up to \$2000 cashback

- ✓ Open a new Qtrade account by March 1, 2023.
- ✓ Transfer in at least \$5000 by March 31, 2023.
- ✓ Keep your account funded with at least \$5000 until September 30, 2023.
- ✓ Receive your cash bonus in your account around October 31, 2023.

FINANCIAL LITERACY MONTH

Now, more than ever, the need to become and stay financially literate is at an all time high. Rising interest rates and inflation have touched almost everyone. In this current financial climate, here are some things to keep in mind:

Find your financial balance

- You may need to adjust your budget to find the right balance between spending and paying down debt
- Try to reduce expenses so you have more money to pay down debt

Manage Your Debt

- Review your budget to identify where you can cut expenses
- Pay down your debt with the highest interest rate first
- Avoid taking on more debt if it can be avoided
- Consider consolidating your debts

Plan for your future by setting up an emergency savings account

Borrow money wisely

- Avoid taking the maximum amount available to avoid extra interest payments

Most importantly, be sure to stop in and see us if you require any financial services. We would like the opportunity to help you by providing better rates, more incentives and friendly service. A common misconception is that we can not compete with the Big Banks. ASK us – we could surprise you!

MEET OUR BOARD OF DIRECTORS

Our Board serves to oversee our Strategic Planning and ensures that we are fiscally responsible as a whole entity. They are not involved in member decisions; they do not see files and are not provided names or details of daily business activities. They operate at arm's length from our day-to-day business practices.

Brennan Murphy, President
 Ian Welter, 1st Vice-President
 Terry Welter
 Rob Wiebe

Shannon Cholin
 Nancy Charteris
 Tammy Krahn
 Tracy Cholin