

Succession Planning

Have you thought about the future of your farm?

Succession planning is never too early to start. It is recommended that you begin farm transition planning no later than 10 years before the transfer is set to take place.

Sit down with your successors and prepare a clear and mutually agreed timeline for the gradual transfer of managerial responsibilities, ownership, and assets.

Speak with your farm business experts such as your accountants, lawyers, and financial advisors, to allow for a clear and concise plan to keep your transition plan on track.

Aside from your farm transition, be sure to implement a personal development plan for your successor to allow for the highest rate of success.

Reach out to our lenders if you have any questions, and they can provide you with resources to begin this important step in your farm's future.

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

Another year has ended and, as I look back at 2023, there was a lot accomplished by our Credit Union and the support provided to our community has increased. Our newsletter provides evidence of how much we value our community and look for ways to give back.

In addition to the pictures you see here, we offered a promotion for zero-interest loans for the Improvement Levy payments. We provided three bursary awards to deserving graduating students. We supported the Kerrobart Curling Club, Kerrobart Golf Club, Minor Hockey and Minor Ball organizations, Major Rec Board, the Wildlife Federation, Rodeo Committee and Agriculture Society. We arranged Sunday-Funday free swims at our swimming pool, visited farm families in our area for a Meal in the Field and planted trees to beautify a community space. We finished the year with our annual advent calendar draws and donations to the food bank. Our total contributions were more than \$45,000 for 2023!

2023 also marked 60 years of service for our Credit Union. We are thankful for the opportunities to serve our members and support our community and we look forward to continuing excellent service in 2024!

Kerrobart Credit Union
445 Atlantic Avenue
PO Box 140
Kerrobart, 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.kerrobartcreditunion.ca



Kerrobart

® Credit Union Limited



KERROBERT CREDIT UNION NEWSLETTER

CU in the Community

Kerrobart Composite School Breakfast Program



We were proud to grant funding for the Kerrobart Composite School Breakfast Program. The breakfast program provides a small breakfast to any student requiring one on any given day and also undertakes Fruit Friday! This year, we created partnerships with the Shop Easy, the student volunteers of the KCS Student Leadership Council and the Kerrobart Kinettes; each group taking turns weekly to do Fruit Friday in the school. We are so grateful to live and work in our community where these partnerships are easily forged!

Festival of Trees



The annual Festival of Trees was a huge success and it allowed us to highlight, for the last time, our 60th Anniversary. Floyd looked dapper in his top hat and tie! 60 years of business is no small thing. We appreciate the opportunity to serve our community. The future looks bright!

Harvest Fest Parade



The 2nd Annual Harvest Fest was celebrated in our community in October, seeing a large expansion to the number of activities. The weather was in our favour and for the 2nd year in a row, we took home the prize for Best Business Float! We enjoyed every minute of the weekend and look forward to next year.

MemberDirect Small Business

We have worked very hard behind the scenes on our newest service offering: small business online and mobile banking also known as **MemberDirect Small Business**.

MemberDirect Small Business includes a range of features that make it a smart, simple and seamless financial option and it is available now.

What is the difference between Small Business Online Banking and personal online banking? Small Business Online Banking offers the same features as online banking, with the addition of powerful features to help save time and stay on top of cash flow. Features include:

- Multiple user support
- Dual signature support
- Online Banking Alerts
- Interac® e-Transfer with Support for Dual Signors

We strongly suggest to our business and organization members to request this new service offering. Call us to set up an appointment to make the switch!

Introducing...

**MemberDirect
Small Business**

smart.
simple.
seamless.

Mobile Wallet

**A Safer Way to Pay...
anytime, anywhere**

Make **SECURE** purchases in **STORES**, in **APPS** and on the **WEB** using your **Kerrobart Credit Union MemberCard** in your **Mobile Wallet**

Available with your **KCU MemberCard**

Apple Pay | Google Pay | Samsung Pay

Look for this symbol to pay in stores

We were thrilled to introduce **MOBILE WALLET** in August.

The ability to add your MemberDirect card to your phone and pay for purchases in that manner creates freedom.

Mobile Wallet is easy, safe and touch-free. Add your card today.

Kerrobart Helipad Donation



In June, we came together with our peer Credit Unions in Luseland and Doddsland to present a donation to the Town of Kerrobart Helipad.

The Helipad is adjacent to the Kerrobart and District Health Center and is dedicated to the care of our three communities. Our combined support of the Helipad reinforces this. It was a proud day for us.

Annual Fundraising BBQ's

Our annual BBQs, in support of our local Fire Departments, took place in June. We are grateful to have these volunteer men and women in Kerrobart and Major to keep us safe. We also are incredibly humbled for the generosity our community provides and, because of you, we forwarded \$2025.00 to the Kerrobart Fire Department and \$1533.00 to the Major Fire Department.



Our school is the heartbeat of our community by engaging our future citizens. This year, KCU donated over \$400 of school supplies for those less fortunate and provided a small token for the staff. We could never thank them enough for what they do!

