



In Your Interest

LAHAVE RIVER CREDIT UNION 29 North St., Bridgewater, B4V 2V7 902-543-3921 www.lahaverivercreditunion.ca



New Accounts Introduce Young People to Banking

Your 1st Savings

Designed for children 12 yrs. & under.

For this account the first ten in-banch transactions are free, there is no monthly fee, and transactions are charged on a per item basis. Interest is earned at “tiered rates,” with the first tier from \$1 to \$4,999. Your Credit Union pays interest on the highest tier attained — on the total balance in your account.

Your 1st Chequing

Designed for youth 12 - 18 yrs.

Benefits include ATM and Interac services, 30 free transactions, interest paid at tiered rates, personalized cheques, and no monthly fees.

Your Student Chequing

Designed for post-secondary students,

This account includes all the benefits of 1st Chequing (above), including mobile banking.

The monthly fee is \$2.75.

Paper-Less Statements are Here !

No need to file or store your statements or cheques

For LaHave River Credit Union members with an internet connection, the arrival of on-line statements and cheques is a welcome development.

You can now download monthly statements (available five working days after the end of that month). You can also look at the front and back of any cheque less than seven years old.

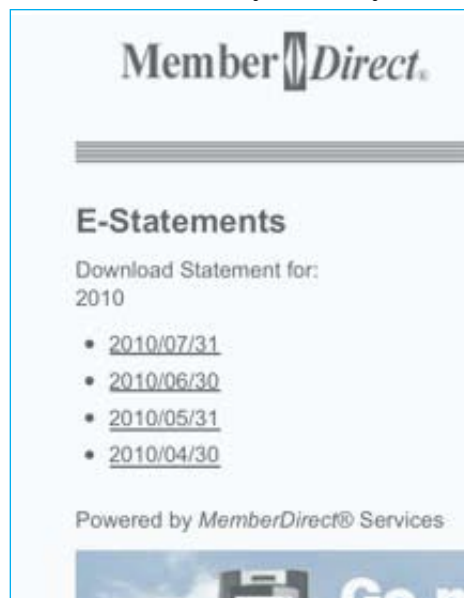
There is no longer a need to file or store any statement or cheque.

There are other benefits as well. General Manager Dave Fancy says that the sorting, filing and preparation of paper statements takes time away from servicing members.

“Staff will now have more time for individual services such as meeting with members to review their current service charge package and discuss any new services that benefit them,” Dave said.

Another benefit is the reduction of some related service charges (see box, below).

To access the new services, register your accounts with any staff member next time you visit your



Credit Union. Then log into your account, as usual. You will find the E-Statements link in the same menu as Account Summary, Account Activity, etc.

Service Charge Changes

Personal Package

- Electronic Chequing, \$11. (was \$12.)
- Chequing 40, \$11. (was \$12)
- Chequing Unlimited \$22.50 (was \$24.)

New Business Package

- \$40. per month;
- First 100 transactions included.
- Non-interest bearing
- No free debit entries

Printed Statements

\$5. for first 5 pages, plus \$1. per page thereafter
 Searches: \$5. per item, plus time after 10 minutes.

PROTECT YOUR DEBIT

The same people who would never leave their car keys on the hood of their car — or their purse unattended on a park bench — are not so careful with their debit card.

A debit card is an access point to the money in your account. Clever thieves can even use a debit card to steal your identity.

Our Credit Union loses thousands of dollars every year to debit card theft. You may lose access to your account, and all members may face higher service charges to cover these losses.

A sly retail clerk can take your debit card and quickly swipe it out of your sight. Your debit card

information and your PIN number (which a clerk or camera may watch you enter) can be used to take money out of your account.

Never let your card out of your sight. Always protect your PIN. And it's a good idea to keep your credit limit low in case your card or card information is stolen. 🙅

Congratulations



Ivan Boliver receives the laptop he won during our “Sign up for Paperless Statements campaign” from Peggy Mosher, Customer Service Representative. 🙅

MYSTERY WOMAN IDENTIFIED ...

She operates mysteriously from an office just in sight of the Credit Union lobby. Who is she and what is she doing there? Some think she must be guarding the entrance to General Manager Dave Fancy's office just beyond.



She is Lisa Seamone, Administrative Support Officer.

Lisa calls herself a “jack of all trades” and her work touches on nearly every aspect of the opera-

tion: She monitors transactions at the teller windows, handles minutes for Board meetings; does the purchasing (“buying locally when possible”), and manages the website. This is just a short sample. Guess, for instance, who handles changes on the big LED sign?

Lisa took the Banking & Financing course at Kings Tech. Her first job was with the Bayers Road branch of Central Trust. Lisa was with TD Canada Trust, Bridgewater, for sixteen years. She is now in her sixth year at LaHave River.

She said her work at LaHave River is much more hands-on than it would be at a bigger operation, where some of her work would be handled by specialized staff or even sent to a head office.

LaHave River Credit Union

WWW.LAHAVERIVERCREDITUNION.CA

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“I like being busy and I like digging to the bottom of things,” said Lisa. There's something different with my job every day and I love it!”

As for guarding Dave's office, she says Dave is on his own. 🙅