



LUSELANDCU NEWSLETTER

Date: March 2017

Issue: 14

38th Patronage *Rebate* Paid

The Board of Directors of the Luseland Credit Union Ltd have declared a Patronage on all Loan and Line of Credit interest paid and all interest earned on Plan 24, Regular Savings and Term Deposits in 2016 totaling \$150,000.00.

The Patronage has been credited to the members' accounts on **February 17, 2017**. The Luseland Credit Union has paid a patronage rebate to its members for many years. ***The total paid back to members over the past 10 years is over \$1.2 million dollars!***

More Luseland CU news & updates inside including the Annual Meeting and Board Candidates (p. 2 & 3)...

**NO service
charges**

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Credential

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**LCU Building
UPDATE**

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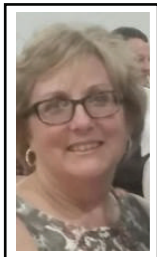




INTRODUCING LCU's Board Candidates



Deanne Campbell



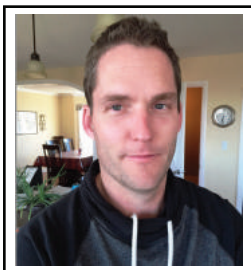
Deanne grew up in Luseland and continued her education at the U of S attaining her degree in nursing and micro biology. Deanne married Dean Campbell, a local grain farmer and together raised their family of three in Luseland. Deanne currently works for the Heartland Health Region as a Home Care Nurse. Deanne is a current board member and over her three terms has taken numerous trainings to better assist in her job as a director. She is seeking re-election, wanting to utilize her current experience to contribute further to the success of LCU.

Lyle Honeker



Lyle was born and raised in the Luseland/Major area. Lyle and his wife April have four children, together they operate a 3rd generation grain farm. Over the years Lyle has been involved in numerous community organizations. As a long time Credit Union member, Lyle was interested in joining the LCU Board of Directors to be a part of what he felt was an important part of his community. Lyle has completed one term as a director and is a member of the building committee. He is seeking re-election as he would like to see the completion of the new building and work with the rest of the board towards continual success.

Bob Prieston



Bob Prieston was raised in Castor, Alberta having moved to Edmonton to further his education at the U of A and earning his Civil Engineering degree. Bob and his wife Kim McKenzie are raising their family of four while operating the Symmetree Orchard west of Luseland. Bob has worked in the oilfield in the Luseland area for 12 years. He is keenly interested in the community and invests his volunteer time in many different ways including as Treasurer with Luseland Minor Ball, President with Luseland Minor Hockey and Chairman of the Luseland Community Development Committee. Bob was previously involved as Chairman of the School Community Council and as a member of the Board of Directors for the Delta Co-op. He strongly feels the Luseland Credit Union board would be an excellent place to contribute further to the community Bob calls home.



Ryley Magnus



Ryley Magnus grew up on the family farm outside of Luseland. He completed his secondary education at Luseland School and continued his education at the University of Saskatchewan completing his Bachelor of Commerce degree with a major in Accounting. Ryley worked summers at the North West Terminal Ltd. in their finance department and after his convocation he was hired full time as a Senior Accountant. Ryley is a candidate in the CPA Professional Education Program with a focus in finance and performance management. Ryley is continually interested in contributing to the community and believes Luseland Credit Union Board of Directors offers a great opportunity to give back and use his education as a volunteer.



Credential Financial Inc.

Credential Financial Strategies can help you identify your major financial objectives, review your current financial situation, and recommend methods to help you achieve financial security. By taking advantage of the financial services available through your Credit Union and the Credential Financial Strategies program, you'll have the tools to help you manage your finances through challenges such as inflation, taxation and other uncertainties. Plus, you can have a step-by-step plan to help you work towards your financial goals.

If you would like to set up an appointment to meet with Emily Meyer, your Credential Financial Strategies Representative, just call the credit union at 306.372.4444 and we will be happy to help you.

ANNUAL Meeting: Tuesday, March 14th

The Credit Union's 53rd Annual meeting will be held on Tuesday, March 14 @ 7:30 in the United Church Hall in Luseland.

The evening will begin with the meeting, covering the financial activity of the Luseland Credit Union for 2016, followed by an election to fill the three director positions that are available this year. There will also be a chance to talk about the progress on the new building and door prizes will be drawn throughout the meeting. Following the meeting refreshments and dessert will be served. Everyone is invited to attend and be a part of the decision making process for your Credit Union.



LCU - Service Charge Free

The Institution of Choice

At the Luseland Credit Union, *card transactions* are **FREE**. There is no charge for cheque writing, using internet/mobile banking, paying a bill, making a transfer or most other banking transactions. **Yes, there truly are no services charges!**

Being on the cutting edge of technology, Luseland Credit Union offers **full service Online Banking** to all personal and business account holders, **FREE** of charge. The LCU mobile app keeps you connected wherever, whenever! Pay your monthly bills, transfer funds, check account history, retrieve statements, and deposit your cheques with **Deposit Anywhere™** all from your mobile device. Interac e-Transfer® service allows you to send funds electronically to anyone around the world at anytime.

The LCU **suite of accounts** is simple and easy to use. For your daily needs, a chequing account takes care of your cheque writing, debit card purchases, eTransfers® and ATM transactions. The Regular Savings account is a very flexible way to save, with interest calculated on the minimum monthly balance and paid annually on December 31 of each year. Looking for longer term investment options? Term Deposits are another way to save for the future.

Safety Deposit Boxes are available in a variety of sizes to accommodate your secure storage needs. Rental rates, ranging from \$16.00 to \$42.00, are charged annually on January 1.

LCU has a **full service lending department** that is able to offer a wide range of commercial, agricultural and personal loan products including lines of credit. With competitive lending rates LCU is able to offer insurance coverage on eligible loans to help protect your family's future. All lending decisions are made internally, so you can be assured your request will be processed efficiently. Confidentiality is very important to us here at LCU, all credit approvals are made by staff members.

You will find everything you need for all your banking needs at Luseland Credit Union.

Building UPDATE! Construction takes shape.

Construction of the new LCU building continues to move forward. A number of tenders have been awarded for different parts of the construction process. The Building Committee is tasked with evaluating the tender bids and selecting contractors. The framing, roofing and exterior window tenders have been awarded to Agora Construction – Colin Leinenweber. With the grade beam and pilings already in place we are optimistic that by early spring you will see the building begin to take shape. We are looking forward to an exciting year!