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### **CREDIT UNION DAY—Thursday, October 20**

Stop in on **Thursday, October 20** to celebrate **Credit Union Day** with us! Have a visit with our staff, enjoy some snacks, and have a chance to win some LCU swag. We will also have a fun Bingo game of "Get to Know the LCU Staff", to win an extra special prize.



LCU will be closing early, at **2:00pm, on Friday, October 28** for a staff team building event. We recognize the importance of our staff and the benefits to our members when we are all working as a team. We apologize for any inconvenience this may cause. As always, the ATM and Night Deposit located in the outer lobby are available 24/7.

Thank you for your continued support.



## **Registered Products**

When it comes to investing in your future, we've got you covered! LCU carries a wide range of Registered products for your investment needs. We offer Registered Retirement Savings Plans (RRSPs), Registered Retirement Income Funds (RRIFs), and Tax-Free Savings Accounts (TFSAs). Stop in or give us a call, 306-372-4444, for more information.



## **Credential Financial Strategies**

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 a no-cost, no-obligation appointment with Emily Meyer, our Credential Financial Strategies Representative, please call the Credit Union for a referral.



# **Collabria Mastercard Autopay**

Is it a hassle to remember to pay your credit card bill? Check out the Auto pay feature with Collabria Mastercard. Enroll your card to automatically pay your full balance, or the minimum payment due, for each billing cycle directly out of your LCU account. To take advantage of this great feature please visit www.luselandcu.com, click on Banking, and click on Collabria Mastercard for information on how to use this great feature!

### Country Blocks On your Debit Card

Travelling out of Canada? Everyone who travels needs to be aware of country blocks on your debit card! Due to the increased instances of debit card fraud, card transactions may be blocked in certain countries, including some states in the US. Please notify us of any out of country travel plans, particularly if you are travelling to the US. We will make every effort to ensure you have no debit card issues while you are travelling.

## **Estate Planning & Power of Attorney**

**COMING THIS FALL!!!** We will be hosting an informational session with guest speaker Mitch Cooper, from the Cooper Neil Law Firm. He will share his expertise on estate planning and Power of Attorneys. This will provide a great opportunity to learn about these important life planning topics and to ask questions you may have on your mind. Please watch for more information on this event.



# MemberCard Buyer Protection

You are protected every time you use your MemberCard debit card!!!

The program is simple! No forms to fill out, no applications and no extra cost!

- Home or home-based business purchases are protected
- Up to \$60,000 lifetime
- Gifts (without recipient limitations)
- No limits on valuables
- Any Member Card Debit Card member is covered, not just Canadian residents
- World-wide purchases, not just Canadian purchases
- If you have a Member*Card* Debit Card, purchases made with a **cheque** drawn on the same account are also protected

#### **Buyer Protection**

Offers protection on the purchase of most retail items - including gifts! The item is protected for a full 90 days after the purchase, if it has been stolen, broken, or even consumed in a fire.

Valid claims will be satisfied either by replacing the lost or damaged item, or by a cash payment not to exceed the amount of the total purchase price.

#### **Extended Warranty**

The warranty period of a purchased item is doubled up to one entire year, as long as the manufacturer's warranty is valid in Canada for five years or less.