

# Sunshine Coast Credit Union

# Member Bulletin

OFFICIAL PUBLICATION TO MEMBERS OF SUNSHINE COAST CREDIT UNION VOLUME 12, NUMBER 1 January 1, 2008

## NOTICE OF AGM

THE 67<sup>TH</sup> ANNUAL GENERAL MEETING of Sunshine Coast Credit Union will be held on **Wednesday, April 30, 2008** (7:30 p.m.) at the:

**Seniors Activity Centre**  
5604 Trail Avenue  
Sechelt, B.C.

## Call for Year 2008 Director Nominations

Nominations for candidates for Sunshine Coast Credit Union's 2008 Board of Directors will be accepted beginning Wednesday, January 9, 2008, at the Administration Office, Box 799, 985 Gibsons Way, Gibsons, B.C., V0N 1V0. Nominations will close at 5:00 pm, Friday, February 8, 2008.

The terms of three directors will expire at the 2008 Annual General Meeting. Sunshine Coast Credit Union's Rules require that certain criteria and procedures must be met during the nomination and election process. For details regarding the election of directors, directors' responsibilities and the credit union's Rules regarding nominations, contact Mr. Dale Eichar, Chief Executive Officer, at the Administration Office or visit our website at [www.sunshineccu.com](http://www.sunshineccu.com). Click on "About Us," "Who We Are" and then "Board of Directors."

To be eligible to vote in an election you must be a member, other than a junior member, in good standing 90 days prior to the election.

## 2007 BOARD OF DIRECTORS

Brian Beecham, Chairperson  
Karen Archer, 1st Vice Chairperson  
Bernard Bennett, 2nd Vice Chairperson  
Stan Anderson  
Tim Anderson\*  
Harris Cole  
Elfie Hofmann  
Robert Miller\*  
Margaret Penney\*

\* Terms expire at the 2008 Annual General Meeting.

## PROVIDING VALUE TO MEMBERS AND COMMUNITIES

### SHARING - The Value of Membership

Over **\$850,000** in patronage refunds, interest bonuses and dividends to be paid to members!

**OVER \$3.5 MILLION PAID OUT IN THE PAST 5 YEARS!**

Based on 2007 earnings, Sunshine Coast Credit Union is pleased to announce the following distribution to members, which will be credited to accounts in January 2008:

PATRONAGE REFUNDS/INTEREST BONUS	<b>3.00%</b>
CLASS B MEMBERSHIP EQUITY SHARE DIVIDEND	<b>1.25%</b>
CLASS C TRANSACTION EQUITY SHARE DIVIDEND	<b>3.00%</b>
CLASS D VOLUNTARY EQUITY SHARE DIVIDEND	<b>5.00%</b>
<b>TOTAL TO BE PAID TO MEMBERS</b>	<b>\$850,000</b>

### GIVING - Generously to Our Communities

Over **\$100,000** in charitable donations, scholarships and community sponsorships provided during 2007!

**OVER \$500,000 CONTRIBUTED IN THE PAST 5 YEARS!**

As a cooperative financial institution, all members of Sunshine Coast Credit Union benefit from our success. Our tradition of *sharing and giving* demonstrates the credit union's commitment to the financial well-being of our members and communities.

## ACHIEVING GREAT THINGS TOGETHER

*A Carefree Retirement*

begins with our  
**RRSP TERM DEPOSITS**

Watch for details of this season's  
**SPECIAL PRODUCTS AND RATES**  
in branches and on our website.

[www.sunshineccu.com](http://www.sunshineccu.com)



**2007 RRSP DEADLINE FEBRUARY 29, 2008**

## PERSONAL LOANS @PRIME\* OFFER EXTENDED THROUGH MARCH!



\* CONDITIONS APPLY.

The New Year often comes with new resolve to take control of your finances. You may want to pay down high interest debts more quickly with one **lower interest consolidation loan**. Perhaps you want to borrow to make your **2007 RRSP contribution**

or maximize your tax savings with an **RRSP top-up loan**? Our **LOANS @ PRIME** are good for all of these, and more. Talk to a loan officer in your branch, or take advantage of the trusted advisors at **SunCu Financial Services** to discuss your options.



**Gibsons Office**  
#3-985 Gibsons Way  
Telephone: 604-886-8533

**Pender Harbour Office**  
12887 Madeira Park Road  
Telephone: 604-885-9531

**Sechelt Office**  
5655 Teredo Street  
Telephone: 604-885-3792

**OFFICE HOURS**  
Monday to Friday: 8:30 am - 4:30 pm  
suncu@sunshineccu.net



**Gibsons Branch**  
985 Gibsons Way  
Telephone: 604-886-8121  
gibsonsbranch@sunshineccu.net

**Pender Harbour Branch**  
12887 Madeira Park Road  
Telephone: 604-883-9531  
penderbranch@sunshineccu.net

**Sechelt Branch**  
5655 Teredo Street  
Telephone: 604-885-3255  
sechelbranch@sunshineccu.net

**BRANCH HOURS**

**Gibsons & Pender Harbour Branches**  
Tuesday to Thursday: 10 am - 5 pm  
Friday: 10 am - 6 pm Saturday: 10 am - 2 pm

**Sechelt Branch**  
Monday to Thursday: 10 am - 5 pm  
Friday: 10 am - 6 pm Saturday: 10 am - 2 pm  
ABM available at all branches 24 hours a day.

**MemberLink® TELEBANKING**  
604-740-0999

**WEBSITE / MemberDirect®**

**ONLINE BANKING**  
www.sunshineccu.com

**Administration Office**  
P.O. Box 799, 985 Gibsons Way  
Gibsons, B.C. V0N 1V0  
Telephone: 604-886-2122 Fax 604-886-0797  
administration@sunshineccu.net

**OFFICE HOURS**  
Monday to Friday: 8:30 am - 5:00 pm

© Registered trademarks, used under license.  
Printed on recycled paper.

## 2008 MEMBER SURVEY

### Notice to members



Dale Eichar, C.E.O.

This March, a survey will be mailed to 2500 randomly selected members of Sunshine Coast Credit Union by the independent research firm, **Points of View Research & Consulting Ltd.** A member survey is conducted every two years to assist the Board of Directors and management in the strategic planning process. We would like to know your opinion about the services provided by the credit union and its subsidiary, SunCu Financial Services Inc.

If you are a recipient of this survey, we encourage you to participate, however you are under no obligation. All responses are confidential and are submitted directly to Points of View Research & Consulting, either by mail, or online within a secure website. The survey does not ask for information that allows members to be identified.

We currently serve almost 14,000 members. If you choose to respond, your input will be a valuable resource to us – an avenue by which we work towards achieving **Our Vision:**

***We are the most progressive and valued financial services provider and community partner on the Sunshine Coast.***

Thank you in advance for your cooperation and participation.

Dale Eichar, C.E.O.

## MemberDirect® Online Banking

### SECURE 24/7 ACCESS TO YOUR ACCOUNTS

Are you one of the 4,970 Sunshine Coast Credit Union members now signed up for MemberDirect® Online Banking? In an average month, the system handles:

- 34,315 member "log-ins"
- 10,104 bill payments
- 3,674 transfers
- 30,295 statement viewings
- 3,764 cancelled cheque viewings

**NEW FEATURE:** After logging in, members can now also receive personal communications from the credit union to inform them about special products, rate offerings and general announcements.

If you're not already taking advantage of this time-saving way to manage your finances, it's easy. Just contact your branch to set up your Personal Access Code (PAC) and you'll be **READY TO GO!**



Photo by Duane Burnett

### VALUE OF MEMBERSHIP Prize Winner

Pender Harbour member **Nell Boue**, (centre) winner of our **\$5,000** draw, receives prize from Susan Knock, Member Service Supervisor (left) and Shelley McDade, C.O.O. (right).

### Do You Earn Interest?

#### A MESSAGE FROM REVENUE CANADA

*If you earn interest, the Income Tax Act requires that you provide your Social Insurance Number to your financial institution. If we do not have your Social Insurance Number please call your branch with the information.*

### Fire Insurance Reminder

*The management wishes to remind all members that under the terms and conditions of your mortgage and/or chattel lien (a common form of auto loan) you are required to maintain insurance to the full insurable value of your property and/or chattels with loss, if any, payable to Sunshine Coast Credit Union as our interest may appear. A copy of the policy suitably endorsed must be furnished to the credit union whenever a coverage is changed or renewed.*



Real People. Real Service.

## SERVICE CHARGE CHANGES Effective January 1, 2008

We strive to make certain that products and services are in place to meet our members needs and to ensure all charges fairly reflect the cost of providing these services. This is a good time to review the services you use and determine if they are meeting your needs as cost effectively as possible.

Pick up our new *Service Charges Brochure* available in the branches or visit our website **www.sunshineccu.com**.