

# Westoba

SUMMER 2004

*first in our community*

## Introducing

# FAT CAT<sup>®</sup>

Westoba Credit Union would like to introduce you to the most recent member of the Westoba Team — Fat Cat.

Be on the look out for Fat Cat at various events in your community. He may appear at parades, fairs or even in your branch. Fat Cat represents Westoba's account for youth, ages 0 to 12. To learn what a Fat Cat account is all about or how it may work for your children, see this issue's Membership Matters section.

When you're out and about in your community, watch for a tall orange and white striped cat because Fat Cat may be looking for you!



## 19th Branch opens in Shilo

**W**estoba Credit Union is very excited to have opened our 19th location in Shilo on April 19th. Conveniently located in the CANEX Mall, the Shilo branch offers a complete line of products and services together with very competitive rates and fees. In addition, a full service ATM is accessible during the mall hours.

Branch Manager Cindy Evans, along with Corrine Ham, Brad Roth and Caralee Marsh, are looking forward to providing professional service to new and existing members. Branch hours are Monday to Thursday from 9:00 am to 5:00 pm and Friday 9:00 am to 5:30 pm.

Becoming a part of CFB Shilo and the community required a major commitment from Westoba Credit Union. A void created by the departure of other institutions has now been filled and support of the community is vital for a long-term commitment of financial services to

the community. Westoba is committed to providing first class, state-of-the-art, full financial services at an excellent price. With your support, Westoba Credit Union will be your financial institution of choice and remain "First in Our Community."



Shilo staff (L-R): Caralee Marsh, Cindy Evans (Manager), Brad Roth and Corrine Ham



**Westoba**  
Credit Union Ltd  
*First in Our Community*

## Annual Meeting

The Annual Meeting of Westoba Credit Union was held Tuesday, March 16th in Brandon. In attendance were 291 members and staff of Westoba Credit Union.

Copies of the 40th Anniversary issue of the annual report are available at all branch locations as well as on the Westoba website at [www.westoba.com](http://www.westoba.com).

Please feel free to stop by and pick up a copy or access the information online.



## New Managers

Wayne McLeod, CEO of Westoba Credit Union is pleased to announce the following two new managers to the Westoba team.

### Carberry Branch Manager

#### Kerry McLeod

comes to Westoba from Weyburn Credit Union in Saskatchewan as a Commercial Account Manager. Kerry's career totals some 26 years of which 11 have been with the credit union and 15 with another financial institution. Kerry looks forward to meeting with the people and members of Carberry and surrounding communities.



Photo: Carberry News Express

### Shilo Branch Manager

#### Cindy Evans

has worked in the financial industry for seven years — six with Westoba and one with another financial institution. Most recently, Cindy was a loan officer at the 1st & McTavish branch. Cindy graduated from ACC with a Certificate in Business Administration and presently has her Certified Financial Planner designation. Cindy is very excited to be a part of the newly opened branch and looks forward to meeting with the people and members of Shilo and surrounding communities.



Photo: The Shilo Stag

## your credit union

# New faces on board of directors

## One director returned for second term

This year three director positions were up for election in two of the twelve districts. The terms of the directors had expired and elections were held in District 1 and 6.

### District 6 – Pilot Mound / La Riviere Ron Matthys

Ron and his wife Marianne farm near La Riviere. Ron has 20 years of experience working in the financial industry including manager for Louise Credit Union. He has also served on various local boards and committees. Ron has returned to the board for a second term.



### District 1 – Brandon Harold Jonasson

Harold and his wife Norma reside in Brandon. Harold is retired from a career in education and admits to being a life-long learner. Their two children both have careers in education. Throughout his career he has acquired various degrees and has had the opportunity to do volunteer work in the West Indies. He currently serves on the Habitat for Humanity Brandon Board, as well as a



Faculty Supervisor with Brandon University. Harold enjoys many hobbies as well as six delightful grandchildren.

### District 1 – Brandon Betty Kelso

Betty and her husband Brad have called Brandon home for the past 13 years. Betty has completed the CGA program of studies and is currently the accounting administrator for the Shoppers Mall. Previous work experience includes employment with financial institutions as well as co-owning a hardware store. Betty and Brad have two children who are currently enrolled in post-secondary education programs. Currently, Betty volunteers for the Big Brothers and Sisters program.



Leaving the board of directors this year were **Wanda Austin** and **Dan Sutherland**, both of District 1 Brandon. Wanda and Dan had served the allowable maximum three terms on the board.

A much-deserved thank you is extended to these former board members for their representation and contributions over the past years to the success of Westoba Credit Union.

## New Board Executive

The Board of Directors has elected the new Executive Committee for 2004 and are as follows:

- **Wayne Tomlinson**, President
- **Henry Buhler**, Vice-President
- **Betty Turner**, Secretary

Wayne, (District 5) operates the

Glenboro Veterinary Clinic as well as a small farm.

Henry (District 1) currently is the Comptroller for Super Thrifty Drugs Group.

Betty (District 8) farms near Killarney with her husband, operating a mixed cattle and grain operation.



# What's your credit history like?

## If you don't know, you may want to find out

**Y**our credit report is one of the most important pieces of information about you. It's essentially a snapshot lenders look at to assess you as a credit risk. Your credit history has a major impact on whether you're able to rent or buy a home, buy a car or secure loans and credit.

Yet despite the importance of a credit report, many of us have no idea what a credit rating is, much less what our own credit report is like. According to a MasterCard Canada survey, less than a third (31 per cent) of Canadians have ever checked their credit report and 27 per cent say they don't even know what a credit rating is.

Under Canadian law, you're entitled to see the information a credit agency has about you. Basic credit reports are always available free by mail or in person from both of Canada's two major credit bureaus (Equifax Canada and TransUnion Canada) and online credit reports are also available for a small fee.

If you haven't checked your credit report in the past year, now may be a good time to do so, just to make sure that all of the entries are correct.

Soon you will be able to access your credit history from Equifax Canada via Westoba's web site. Watch for details.

## Membership Matters

# Youth Accounts – Fat Cat and HeadStart

**A great way to start teaching the value of saving and managing money**

**Who benefits from a Youth account?** Fat Cat accounts are for children aged 0-12 years of age, and a HeadStart account is for youth 13 to 18 years of age.

**What type of accounts are available?** The Fat Cat and HeadStart accounts are savings accounts paying a competitive rate of interest on the daily balance and paid monthly. In addition, chequing privileges are available on the HeadStart account. Youth term investments are available with a minimum deposit of \$500.

**Who can open a Youth account?** Youth, who can sign their name,

may open their own account and start saving their allowance, gift money or income from a part time job. Parents, grandparents or friends may open a youth account as "Trust" accounts for someone special.

**Are there any other benefits?** Each youth receives a special gift when a new account is opened. Detailed statements are mailed to the account holder monthly. Fat Cat members also receive Fat Cat Birthday cards. HeadStart accounts have the option of chequing privileges and a MemberCard.

Youth accounts are a great way to start teaching the value of saving



and managing money. Start them out on the right path with a Fat Cat or HeadStart account today!

Visit a branch or call TeleService for additional information.

first in your community

# FAT CAT'S WORD FIND

Find the 9 MONEY WORDS in the puzzle for your chance to WIN a Fat Cat T-Shirt. Drop off your completed puzzle at any Westoba branch before **July 15, 2004**. Twelve prizes will be awarded from all branch entries received. **Children age 12 and under are eligible to enter.**

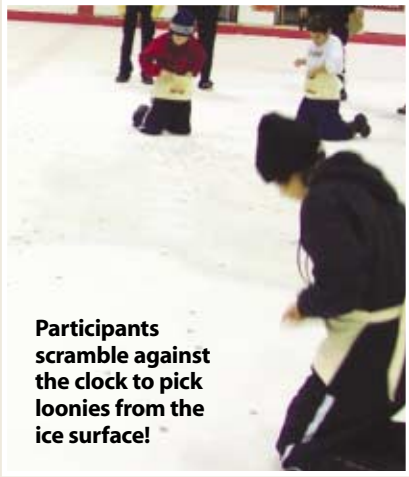


MONEY WORDS	Fat Cat Account Deposit	Count Spend Allowance	Cash Interest Investing
-------------	-------------------------	-----------------------	-------------------------

Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City / Town: \_\_\_\_\_ Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_  
 Telephone: \_\_\_\_\_ Age: \_\_\_\_\_

## LOONIE SCRAMBLE

The **Annual Kid's Loonie Scramble** was held at the Brandon Wheat King's hockey game on February 6. Eight lucky participants had 45 seconds to scramble for 500 loonies at center ice. In the end \$361 was collected by the scramblers. Thank you to those who entered at the branch and on game night.



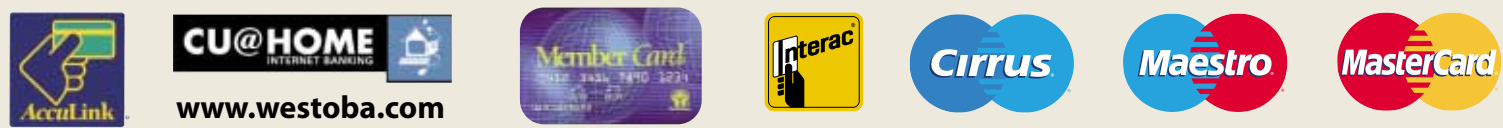
Participants scramble against the clock to pick loonies from the ice surface!

## Contact us...

<b>Brandon Corporate Office</b> 1020 Princess Avenue Brandon, MB R7A 0P8	<b>729-2050</b>	La Riviere Mariapolis Ninette Belmont (sub-branch) Pilot Mound Rivers Shilo* Souris Swan Lake Bruxelles (sub branch) The Pas *	242-2777 836-6510 528-5400 537-6500 825-6300 328-6330 765-6350 483-6300 836-6500 526-6400 627-6300
Brandon – 10th & Princess *	729-2060	*ATM Locations	
Brandon – 34th & Victoria *	729-2080		
Brandon – 1st & McTavish *	729-2070		
Brandon – Richmond Ave.*	729-2060		
Carberry *	834-6300		
Cartwright	529-5600		
Glenboro	827-6300		
Killarney *	523-5300		



**TeleService Representatives**  
 Monday to Friday  
 8:00 am to 8:00 pm  
 Saturday  
 8:00 am to 4:00 pm  
**Automated TeleService**  
 24 hours a day, 7 days a week  
**571-2928**  
**Toll Free 1-877-937-8622**



© TELESERVICE is a registered trademark owned by Vancouver City Savings Credit Union and is used under licence. © ACCULINK & Design are registered trademarks owned by the Credit Union Central of Canada and are used under licence. CU@HOME is a trademark owned by Credit Union Central of Canada and is used under licence. © MEMBER CARD Design is a registered certification mark owned by Credit Union Central of Canada and is used under licence. © INTERAC & Design are registered trademarks owned by Interac Inc., authorized user of the mark. © CIRBUS & Design are registered trademarks owned by Cirrus System Inc. and are used under licence. © MAESTRO is a registered trademark owned by Maestro International Inc. and is used under licence. © MASTERCARD & Design are registered trademarks owned by MasterCard International Inc.

Designed by IMG • Printed by Leech Printing Ltd.