



FIRST PLACE FINISH
Westoba honors Ladies Spiel and Masters Super League winners / 3 & 4



LOONIE SCRAMBLE
Fat Cat cheered on the participants at two exciting events / 3



COMMITTED TO COMMUNITY
Westoba contributes to LaRiviere Recreation Centre project / 4

Westoba

SPRING 2009

first in our community



Supporting Communities

Donations and sponsorships, initiatives, special dividends and patronage allocation: these are words that are familiar to Westoba staff and members.

For over 45 years now, Westoba has been giving back to our communities, whether it be in the form of cash donations to sponsor special charitable or community events, or by being a major contributor to special initiatives such as community halls, swimming pools or rinks. We have assisted with fundraising events by providing local groups with Westoba promotional items to be used for silent auctions or giveaways. We have provided benefits in the way of dividends to members who choose to purchase a Special Share Issue, or by sharing in the organization's annual

profits with the distribution of a Patronage Allocation. These are just some of the ways Westoba gives back to our members and our communities.

During 2008, Westoba entered over \$1.24 million in our books to just these types of initiatives, events and sponsorships. As well, each year Westoba staff donate their personal time – some 800 plus hours in 2008 – to help with charitable and humanitarian causes. Our staff also enter teams in many worthy events.

Giving back is part of the Westoba philosophy and forms part of our daily purpose. We don't give because we feel we have to; we give because we want to! Westoba... First in Our Community.

Preferred Share Dividend

The Board of Directors of Westoba Credit Union Ltd. are pleased to advise members that Westoba Preferred Share Investors received a 2008 Dividend Payment of...

5%

2009 Rural Information Meetings and Annual General Meeting

Rural Information Meetings / Dinners:
Registration 6:00 pm, Dinner 6:30 pm and Meeting 7:30 pm.

- **Tuesday, April 7th – District #2**
Carberry Branch, Carberry United Church Hall
- **Wednesday, April 8th – District #4**
Rivers Branch, Rivers Legion Hall
- **Tuesday, April 21st – District #8**
Killarney / Cartwright Branches, Killarney Royal Canadian Legion Hall
- **Thursday, April 23rd – District 5**
Glenboro/Ninette–Belmont Branches, Glenboro Kinsmen Community Hall

Annual General Meeting / Dinner:
Registration 5:30 pm, Dinner 6:30 pm and Meeting 7:30 pm.

- **Wednesday, April 29th – District #1**
Brandon / Shilo Branches
Brandon – Keystone Centre/UCT Hall

All dinner tickets must be purchased in advance. Dinner tickets are available at all Westoba Branch Locations.



Westoba
Credit Union Ltd
First in Our Community

Credit Unions lead the way in customer service once again

For the fourth year in a row an independent survey of thousands of Canadians has shown that credit unions rank first in overall quality of customer service among all financial institutions.

The 2008 Synovate Customer Service Index found credit unions ranked ahead of all banks and other financial institutions in the following categories:

- Overall Customer Service Excellence
- Values My Business
- Financial Planning and Advice
- Branch Service Excellence

Credit Unions also tied for first in the following categories:

- Recommend to Friends and Family
- Telephone Banking Excellence

"Synovate's research has shown that Canadians like dealing with organizations that reflect their values," said David Phillips, President and CEO of Credit Union Central of Canada. (CUCC). "The co-operative principles that credit unions adhere to lead us to focus on meeting peoples' needs and serving the communities where we live. Credit Unions have more than five million members across the country and do an excellent job of providing the service people want" Phillips said. "We are pleased to win the Best Banking Award, but not surprised."

The Synovate Customer Service Index survey had more than 35,000 responses among a regionally and demographically representative sample of Canadians. The survey has been conducted annually since 1987. The 452 credit unions affiliated with CUCC have assets of \$106 billion and more than five million members. Credit Unions are provincially regulated financial institutions owned by their member/customers that provide a full range of financial services.

(Source: press release in Capsules – Credit Union Central of Manitoba)



Kuzma / istockphoto.com

Westoba has presence at record-setting 2009 edition of Ag Days

From all accounts the 32nd Annual Manitoba Ag Days was another success story, with approximately 36,500 people from all over Canada and the north-central United States passing through the doors of the Keystone Centre – the best attended Ag Days to date.

A record 510 exhibitors displayed their merchandise throughout the Keystone Centre, providing agricultural producers with a chance to view different products and services that are useful in their agricultural operations.

The weather proved to be decent this year and no doubt contributed to the record crowds while making travel much more enjoyable for everyone.

Westoba was again front-and-centre with our booth, just off the East 18th Street entrance. Eighteen Westoba Staff, who are involved in the Manager/Lending areas, took numerous shifts throughout the three-day event working our assigned area. Staff reported an excellent response and were kept busy answering questions, and meeting and greeting the many folks who stopped by.

Besides a number of Westoba



Lorne Johnstone of the Carberry Office chats with a visitor to the Westoba booth at Ag Days 2009.

promotional products that were given away at the booth, the major draw winners were: Sandra Cavers from Pilot Mound, who won a new edition copy of "Planting the Seed of Hope – A Celebration of Prairie Life" by Elaine Froese; and Ray Tolton of Carberry and Jean-Pol Blockx of Pilot Mound who each won a \$250 gift certificate to the New Systems Store.

A big thank you is extended to everyone who dropped by the Westoba booth, and to all who attended and made Ag Days 2009 another great agricultural event.

Brandon's Parade of Lights

The November 15th "Parade of Lights" – Brandon's second annual night time parade – proved a big winner for everyone, especially for our Westoba Staff.

Each year Brandon Westoba Branch staff rotate the duties to prepare and enter a Westoba float. This year the float was in the capable hands of Nettie Lepage and her 34th Street Staff, along with a number of other staff helpers from Westoba Corporate Offices and the 18th Street Et Kirkcaldy Branch.

Their theme, "Christmas at the North Pole,"

won them First Place in the Commercial Float Division as well as much pride for management and staff for all their hard work.

The nighttime parade theme has proven to be more of a challenge in that your decorations have to be built around many, many lights in order to portray your theme as opposed to the daytime event which is more easily seen by crowds.

Congratulations to everyone who worked exceptionally hard on the float to once again make Westoba "First In Our Community."

Loonie Scrambles popular with Westoba youth

Brandon

For the first time in the 18 years of sponsorship, a Saturday night Brandon Wheat Kings game was chosen for the Westoba Loonie Scramble and it proved to be as successful as ever. A total of eight young, enthusiastic participants crossed to centre ice at the end of the second period to scoop up a total of \$388, the largest amount taken home by any Loonie Scramble participants.

Each year a total of \$500 frozen loonies are placed on centre ice and the eight participants try to gather as many loonies as they can into their aprons before the buzzer sounds. Participants are chosen from two separate draws; the first seven are drawn from entries deposited at all Westoba Branch locations. The eighth participant is drawn from entries collected at the Westman Communications Group Centre east door entrance prior to that night's game.

Westoba's mascot, Fat Cat, is present at each Scramble and entertains the kids –young and old alike. Fat Cat makes the official presentation of Loonies to each of the winners. Congratulations to this year's winners: Avery Cullen, Wawanesa, top loonie winner with \$64.00; Kyle Klein, Souris; Cole Fichter, Estevan, Sask. (Cole and his family were visiting Brandon



Westoba's Fat Cat poses with participants in the Loonie Scramble held at Brandon.



Participants in the Loonie Scramble held at Swan Lake, pictured here with staff from the Swan Lake / Bruxelles and Mariapolis Branch.

and his name was drawn from the pre-game entries); Ruben Stevenson, Brandon; Emma Gray, Rivers; Lane Ganske, Cartwright; Trent Hagman, Brandon; and Erica Pouteau, Mariapolis.

Swan Lake and Area

The first annual Swan Lake/ Bruxelles and Mariapolis Westoba CU Loonie Scramble was held January 16 at the Swan Lake Recreation Complex during a senior men's hockey game (the Swan Lake Cougars). Seven local youth scrambled to gather as many of the \$200 loonies in a one-minute time period, with \$163 collected. A special appearance from Fat Cat, the Westoba mascot, encouraged the young and old to cheer the kids on. With positive feedback from the community, staff look forward to organizing next year's Swan Lake & Area Loonie Scramble.

Congratulations to our winners: James Van De Velde, Mariapolis, \$32; Dawson Lytle, Swan Lake, \$31; Jared Van De Velde, Mariapolis, \$26; Jacob Carels, Bruxelles, \$20; Chase Desrochers, \$19; Jared DeBlonde, Swan Lake, \$18; and Hiwot Jonk, Bruxelles, \$17.



Ray Howell, Marketing Coordinator for Westoba Credit Union making the presentation to Lois Fowler, Gwen Wooley, Lori Manning and Lynn Sandercock, winners of the Westoba "A-Side" finals.

Fowler Rink double winners in Brandon Ladies Bonspiel

Westoba was once again honoured to be the A-Side Event Sponsor for the 73rd Brandon Ladies Bonspiel, held January 16-18 here in Brandon.

Some 200 ladies from across Manitoba participated in this well-known bonspiel, vying for the top money prizes up for grabs. It came down to the Lois Fowler foursome defeating Fran Dagg, Dorothy

Demkey, Adele McLauchlin and Tammy Brown 6-4 in the final, which was a bonus for Lois who was also celebrating her birthday.

Lois noted that her team – third Gwen Wooley, second Lori Manning and lead Lynn Sandercock – have played four bonspiels together, plus regular Thursday night club curling, so they've had a really good season and they just wanted to come in and curl well because it's been a while since they've played. Congratulations ladies from Westoba Credit Union, and to all who enjoyed a weekend of great curling.

Wilson foursome takes home the hardware for 2008 Westoba Masters Super League



Top (left to right): Gord Walker, Lead; Ralph Watson, Skip; Ray Howell, Marketing Coordinator for Westoba Credit Union. Bottom (left to right): Ken Davis, Third, and Mike Bicklmeier, Second.

Bert Peaslee's Souris-based squad proved to be no match for Dauphin's Ralph Watson's well-tuned foursome at the December 18th finals. The first end proved a disaster in the making for the Peaslee rink when Ralph and his team opened with a five-ender, setting the way for a second league title victory. Wilson, along with Gord Walker, Ken Davis and Mike Bicklmeier, captured the Westoba Credit Union Masters Super League 2008 Championship with a 12-4 win over Peaslee.

"It seemed to be that everything went our way," said Wilson. "Anytime you are on the

top of a mountain, you have to feel good and we do."

While Peaslee was able to cut Wilson's lead to 8-4 after seven ends, the Watson rink slammed the door shut with a single in the eighth and a game-ending three in the ninth. Both of this year's finalists played their round-robin schedule in the Money Master Group, with Peaslee posting a league best 12-1 record, eliminating Rollie MacKay's Brandon foursome 7-4 in a Thursday morning semifinal. Wilson, with a 11-2 record, reached the finals with a 9-6 win over Brandon's Gil Van Daele, of the Rock Solid group, in the other semifinal.

Presentation of the Westoba Credit Union Masters Super League Plaque and the First Place Curlers trophies were made to the Ralph Watson rink at the Brandon Curling Club by Ray Howell, Westoba's Marketing Coordinator. "Westoba is once again extremely pleased and honoured to be the major sponsor of the Super League," said Howell. "It has proven to be a great partnership and we look forward to continuing this association in the years to come."

The Westoba Masters Super League, under the capable guidance of Executives Gerry MacKay, Keith Privat, Wayne Griffin and Don Sumner, is in its 16th year and accepts a total of 28 rinks annually to compete in one of the most competitive master leagues in the province.



Left to right: Val Bamford, Dennis Herntier, Charlene Currie, Doug Scharf, Lois Creith and Beth Thompson

Committed to community

La Riviere Recreation Association Inc. was pleased to be the recipient of a generous donation from Westoba Credit Union Limited on Thursday, Dec 4. The \$3,000 donation will be used in the completion of the new hall/kitchen addition at the Recreation Centre.

The presentation was made on behalf of Westoba by the local director on the board, Dennis Herntier and staff members Beth Thompson and Val Bamford, to the Recreation Association representatives Doug Scharf, President, Charlene Currie, Vice-President, and Lois Creith, Secretary Treasurer.



Contact us

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Branch Offices

Brandon - 10th & Princess *	729-2060
Brandon - 34th & Victoria *	729-2080
Brandon - 1st & McTavish *	729-2070
Brandon - 18th & Kirkcaldy **	725-8900
Wealth Management Centre	729-2678
Carberry *	834-6300
Cartwright	529-5600
Glenboro	827-6300
Killarney *	523-5300
La Riviere	242-2777
Mariapolis	836-6510
Ninette	528-5400
Belmont (sub-branch)	537-6500
Pilot Mound	825-6300
Rivers	328-6330
Shilo*	765-6350
Souris	483-6300
Swan Lake	836-6500
Bruxelles (sub branch)	526-6400
The Pas *	627-6300
Winnipeg Business Centre	885-8510
WestProtect Insurance Agencies	
- 10th Street	571-2960
- Richmond Avenue	571-2965

* ATM Locations
**ATM - Branch & Drive-Thru



571-2928 or Toll Free 1-877-937-8622

TeleService Representatives
Monday to Friday 8:00 am to 8:00 pm
Saturday 8:00 am to 4:00 pm

Automated TeleService
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