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Westoba SUMMER 2010

first in our community

Westoba continues to show profitability

Despite record low interest rates and an unstable economy, 2009 proved to be another financial success for Westoba Credit Union. "The world and to a lesser degree Canada experienced continued effects of the economic downturn of 2008. Low interest rates challenged our organization's ability to operate with the required financial margins to produce the necessary retained earnings to meet our continued capital requirements. We are very proud to say that Westoba did have sufficient profitability in 2009 and continues to meet



all the necessary strength tests," said Board Chair Don Ramsey.

Presenting the Directors' Report to a soldout Annual Dinner and Meeting April 28th at the Keystone Centre's UCT Pavilion, Ramsey expressed to those present the excitement and enthusiasm that the Board and Staff have looking forward to 2010, knowing we have the tools in place to continue to perform well

and expand upon the plans now in place. Moving forward, two full-service Winnipeg branch offices are expected to be opened *continued on page 4*

COMPUTER SYSTEM UPGRADING:

Westoba – Investing in our Future!

As announced in our 2009 *Annual Report*, we will be upgrading the banking software for Westoba Credit Union in 2010. A full conversion team is in place to make all the necessary preparations for the conversion, scheduled for late fall. From that time on we will be utilizing the *Fiserv Acumen* banking system for all our daily transactions and record-keeping.

Watch for details provided in the fall newsletter, on our website and in several personalized letters regarding possible effects on service as the conversion approaches. Please keep your eyes on your mailbox for all the information you will want and need to know as to how these changes will improve the service we offer to you!



Be sure to attend this year's Travellers' Day Parade, June 12, 2010 in Brandon. Full details on back page.



Westoba
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Credit Union World Haiti Relief

The Co-operative Development Foundation of Canada's (CDF) relief effort, launched in the wake of the January 12 earthquake in Haiti, has raised \$180,000 for the Haiti Relief Fund.



In partnership with the World Council of Credit Unions Inc. (WOCCU) the funds will be used to finance the rebuilding of Haiti's credit unions so they can assist members and support local relief efforts.

"I am grateful for the response by the CDF's donors from across Canada. In supporting the CDF's partnership with WOCCU for the Haiti Relief Fund, we demonstrated the strength of co-operation among co-operatives and the concern for community on a global level," said Wayne McLeod, CDF President and CEO of Westoba Credit Union.

Canadian co-operative and credit union support has helped WOCCU reach the \$1-million milestone.

"The fact that so many individuals, credit unions and credit union organizations have responded to our call illustrates the compassion and unity found within our movement," said Pete Crear, WOCCU President and CEO. "We are honored and humbled to be able to help the poorest country in the Western Hemisphere begin its rebuilding efforts after suffering such a terrible disaster."

WOCCU staff is currently working with credit unions, credit union leagues and the national regulator to provide short-term emergency relief in the form of food, water and tents in Haiti's capital of Port-au-Prince as well as in Leogane.

Efforts are also underway to research possibilities for establishing a credit union-to-credit union remittance network to allow Haitians living abroad to cost-effectively send money to friends and relatives back home. A WOCCU team is developing a long-term plan for rebuilding damaged credit unions.

While CDF is no longer accepting donations towards the Haiti Relief Fund, please check the CDF website for updates. You can still donate directly towards WOCCU's Haiti Relief Fund.

(Taken from April 21, 2010 Capsules – Credit Union Central of Manitoba)



Westoba "Wealth Management" Team

Wayne McLeod, President and CEO of Westoba Credit Union is pleased to announce the recent appointment of Mike Parobec as Lead Specialist in our Wealth Management Centre. Receiving his Bachelor of Commerce Degree in Finance from the University of Saskatchewan, as well as the Financial Management Advisor Designation from the Canadian Securities Institute, Mike comes to Westoba with a wealth of knowledge in the Investment Industry.

Previously with a major Canadian Bank in Saskatoon and more recently a full-service wealth management firm here in Brandon, Mike and wife Sarah moved to Brandon in 2008. Mike is pleased to join the Westoba team and meet with members and clients to offer investment advice and customized solutions to assist in accumulating, preserving and distributing their wealth.

Using a personal approach, our Westoba Team of Mike Parobec,



L-R: Marilyn Sturgeon, Mike Parobec and Jennifer Strelczik

Marilyn Sturgeon and Jennifer Strelczik are committed to building solid, long-lasting relationships with all new and existing clients.

If you need advice on investments, retirement and estate planning, drop into the Westoba Wealth Management Centre, located on the 1st Floor of the Corporate Offices – 220-10th Street, Brandon.

Plan for tomorrow's dream with expert advice today!

Federally Chartered Credit Unions

The Federal government will introduce legislation to allow Canadian credit unions to incorporate federally, paving the way for credit unions to expand beyond provincial borders.

The announcement, included in the March 4 federal budget, was hailed by Credit Union Central of Canada as "an historic announcement for the evolution of the credit union system in Canada." Canadian Central has been actively lobbying for this provision. The credit union announcement was the only budget provision specifically aimed at the co-operative sector. The budget did not include elements of the proposed Co-operative Investment

Strategy: a Co-operative Investment Plan, which would provide tax credits for members of producer and worker co-ops who invest in their co-operatives and implement a co-operative development fund that would be a repayable loan fund for co-ops seeking financing.

Go to <http://tinyurl.com/Budget2010Coops> for CCA's full analysis of the federal budget and its impact on co-ops and credit unions and to <http://tinyurl.com/CUCCPolicy-Advocacy> for Canadian Central's Policy and Advocacy report on the budget provisions affecting credit unions.

(Taken from March 27, 2010 Capsules – Credit Union Central of Manitoba)

New Westoba Board members



Board Elect – Brad Lawson

Born, raised and educated in Brandon, Brad, along with wife Patty and extended family, continue to operate a successful poultry business. Clark's Poultry Inc., a company which has proudly been a part of the Brandon Business Community for over 60 years, employs over 50 staff and provides goods and services to the poultry industry of Western Canada. Brad's vast business knowledge not only comes from being President of their company, but also from being involved in his community, having

served on such boards as the Provincial Exhibition of Manitoba and the Canadian Egg Marketing Agency. Brad is honored to be elected to the Westoba Board of Directors as he strongly believes the principles that guide Westoba are the same as he and his family espouse in their daily work: trust, respect, honesty, integrity and confidentiality. Welcome aboard, Brad.

Board Incumbents



Betty Kelso

Betty returns to the Board, having just completed her second 3-year term as a Director. During her tenure, Betty has participated in the numerous Board Training courses that are required as well as attending a number of Provincial and National Credit Union Meetings and conferences over the years. Besides the beneficial learning experiences of these events, being a part of the Westoba Board has been most rewarding and Betty is looking forward to continuing the work and planning that the Board has undertaken. Betty's

personal work experience as an auditor with the Canada Revenue Agency brings a great deal to the Board table and it is the dedicated and knowledgeable members like Betty that make our Westoba Board strong and committed to success. Welcome back, Betty.



Dennis Herntier

Dennis also is a returning director, having completed his first 3-year term on the Board. Dennis and wife Rita are enjoying the retired life in their home community of La Riviere, having been a dedicated educator for more than 35 years. Volunteering on local boards and charities, family and grandchildren keep the Herntiers busy. Dennis, with his dry wit, not only provides some humour at board meetings, but also brings a wealth of knowledge and professionalism to the Board. Dennis believes strongly

in community and local autonomy, both of which are exemplified in Westoba's principles and commitment to members and the communities served. Dennis is looking forward to another rewarding three years serving with fellow Board members and thanks the membership of La Riviere and Pilot Mound for providing him with the opportunity to represent them. We all look forward to Dennis' return to the Board of Directors.

Westoba attends Ag Days 2010 at Keystone Centre

Westoba was pleased to be part of Ag Days in Brandon January 19-21, 2010. It was an opportunity for Westoba staff to talk with current and prospective members and to learn about and discuss the Ag issues of the day! Our booth featured several prize draws and we were glad to award prizes to the following individuals:



\$200 CanadInns Gift Certificate – Lawrence and Marlene Jumaga, Brandon. Presented by 10th Street Branch Manager Kerry McLeod.



\$200 CanadInns Gift Certificate Jake Goertzen, Manitou. Presented by La Riviere Branch Manager Stacey Griffin.



Toy Tractor – Graeme Lovett, Killarney. Presented by Killarney Branch Manager Theresa Wright.

Congratulations to our prize winners and thank you to all those who were able to stop by and say hello to our Westoba staffers at Ag Days.

(Article submitted by Westoba Marketing/Advertising Coordinator, Marnie Marcischuk.)

2009 Annual Meeting

continued from front page
by the end of 2010, with a future branch expansion in Onanole planned. In addition, a major undertaking to launch a new banking system to replace the existing 15-year-old system, will be fully operational by the end of 2010.

President and CEO Wayne McLeod then presented the 2009 Audited Financial Statement and capably answered questions from the membership, while making specific references to key points within the Financial Report.

With three vacancies to the Board of Directors (two for District 1 – Brandon/ Shilo and one for District 6 – Pilot Mound/LaRiviere), the Governance Committee, headed by Board Member Rod Balkwill, presented a list of candidates. District 1 Nominees William Anderson, Betty Kelso (Board Incumbent) and Brad Lawson (presented by Peggy Percival on Brad's behalf) each gave a brief presentation of their accomplishments and willingness to be elected to the Westoba Board. After the appointed scrutineers from Meyers Norris Penny collected and tabulated the ballots, elected for a three-year term to the Westoba Board of Directors were Betty Kelso and Brad Lawson. Congratulations was extended by Board Chair Don Ramsey. Board member,

Dan Sutherland, whose last three-year term was completed, decided after a total of 12 years on the Westoba Board to retire and spend more relaxation time down south. Dan was thanked on behalf of Board Chair Don Ramsey for his many years of valuable and dedicated service to Westoba and its members, and was presented with a token of their appreciation. A special acknowledgement followed, presented by Board Chair Don Ramsey, for Wayne McLeod's 40th year as President and CEO of Westoba, for which a standing ovation was given by all in attendance.

At an Informational Meeting and Dinner, held one week prior in the Pilot Mound Kin Centre, at which 160 guests sat down to a home-cooked meal, members and staff heard Board Chair Don Ramsey present the Directors Report and President and CEO Wayne McLeod provide information on Westoba's 2009 Financial year. Incumbent Board Member Dennis Herntier was uncontested for re-election to the Board for a further three-year term, representing the District 6 membership.

Both the Informational and Annual Meetings came to a close with presentation of Staff Service Awards and door prizes.

NEW MEMBER SERVICE ADDED:

Wire and Draft Services

Westoba can now take care of any of your payment needs, with our new *Wire and Draft Services* in most major and minor currencies. Drafts can be purchased on a same-day basis for all major currencies and wires can be sent in most major and minor currencies and paid in either CAD or USD funds.

Whatever your payment needs, be it travel, leisure or business purchases, Westoba can help.

Call one of our foreign exchange specialists today or visit your local Westoba Credit Union Branch for further details.



Westoba staff walk for MS

With great weather and an enthusiastic staff, Team Westoba once again volunteered their time and pledged much needed dollars to the annual MS Walk, Sunday, April 25 in Brandon.

Each year Westoba staff organize a team to participate in the annual MS Walk, in addition to the staff volunteers that man the Westoba Rest Stop as part of the annual Sponsorship that Westoba provides the Westman Office of the Multiple Sclerosis Society. Westoba was fortunate once again to be assigned the Rest Stop

at the northeast corner of 18th and Richmond, to assist walkers and hand out water and encouragement for all participating.

The Westoba Mascot, Fat Cat, was in attendance to entertain young and old alike and, as always, proved to be a big attraction for passing walkers.

A special thank you goes out to Star 94.7 FM staff for setting up shop at the Westoba site and providing "Cool" music for the event, and to the volunteers from St. John Ambulance for all their help.

The Westoba team raised a total of \$935 for the cause. An additional cash



contribution of \$500 from Westoba made the grand total \$1,435 to assist the MS Westman Regional office with another successful walk.

Westoba and Manitoba Credit Unions Join Together for System Sponsorships

Not only does Westoba provide numerous sponsorship annually for local charities and community groups within the communities that we serve, Westoba is also active in Credit Union System Sponsorships. Thirty-six Manitoba Credit Unions have come together to commit a total of \$10,178 annually to the **Wasagaming Foundation's Camp Wannakumbac** program in a three-year joint sponsorship that will run through the 2012 camp season.

Credit Unions have generously supported the camp, located on the west shore of Clear Lake, every year since 1948. Camp programs assist young people in recognizing their talents and aiding them in their personal growth and development. The facility also hosts annual co-op leadership seminars in the spring and fall. Westoba not only contributes to the System sponsorship of Camp Wannakumbac and the Co-op Youth Leadership Seminars, but

Helping children attend summer camp is one of a number of sponsorships Westoba supports.



also provides a local contest where a maximum of six Westoba youth can enter to have half of their camp Wannakumbac registration fees paid for by Westoba. Once all contest requirements have been met and confirmation of their camp registration is completed, winners are selected and contacted. Congratulations to the Westoba 2010 Camp Wannakumbac winners: Caitlin Meyers, Hunter Bowley, Karly McKinnon, Amy Schneider and Madison Bowley from the Carberry area and McKensie Jefferies from Glenboro.

In addition, Westoba is a system co-sponsor for the sixth consecutive year, as the Platinum Sponsors for the **Manitoba Society of Seniors 55-Plus Games**. This year's event will be

held June 15-17th in Killarney and our Killarney staff are anxiously preparing to assist with this event. The \$5,000 annual sponsorship is funded by contributions from nearly 30 Manitoba Credit Unions. Being the largest annual multi-sport event for Manitoba seniors aged 55 plus, some 1,500 participants are expected to gather in Killarney this summer, plus hundreds of volunteers and spectators, both locally and province-wide. The Games are about fun and fellowship as well as fitness, with events such as bridge, cribbage and Scrabble in a lineup of competitions that also includes swimming, track, tennis, slo-pitch and other more active pursuits.

(Taken from April 28, 2010 Capsules – Credit Union Central of Manitoba)

Doing our part for a sustainable future

Westoba Credit Union Ltd. officially began to practice Sustainability in January 2008 and set up an internal Advisory Committee to direct the program. Sustainability is the practice of implementing policies and strategies that meet the needs of our present society without compromising the ability of future generations to meet their needs.

Many Westoba Branches had been recycling prior to this date, therefore the concept of sustainability was met with knowledge and enthusiasm. With input from all branches, the Advisory Committee formed a list of objectives for the organization and asked that each staff member do his/her part. This list included setting up a recycling program

for paper, plastics and metal containers in all branches, encouraging the use of conventional dishware and cutlery instead of paper plates, styrofoam cups and plastic cutlery, conserving energy by installing energy-efficient light bulbs, turning off lights, calculators and computers when not in use, installing low flush toilets and promptly turning taps off to conserve water. Duplex printing (copying on both sides of the paper) is practised, memos and information are found online thus reducing the use of paper information and excess or unused portions of reporting paper are recycled into memo pads. Old computers and electronic equipment are taken to a reputable company that specializes in

the recycling of such materials and even our Westoba Navy clothing is sent to the Diabetes Society for use by those less fortunate. A unique suggestion was for staff to "adopt" a park, street or neighbourhood in their community and keep it clean and tidy. Staff volunteer spend an afternoon picking up paper, tins, bottles and other refuse in various areas. The project has been a huge success and plans for the 2010 season are in the works to continue this endeavour.

Practicing "Sustainability" is a work in progress and we at Westoba are committed to finding more ways to leave a smaller carbon footprint and improve our community for ourselves and for future generations.

Branch staff support community



Sherice Claridge (left) and Keri Bok (right) are pictured here in the Corporate Staff Room selling their handmade bracelets

Staff at our 34th Street and 1st Street Branches were busy over the last several months initiating in-branch fundraisers for several very worthwhile causes.

To support the Haiti Relief Fund, 34th Street staff organized a week-long book sale with all books donated by Ryan Jacobson from Forbidden Flavours on 18th Street. A total of \$605 was raised and forwarded to the Red Cross, with matched funds coming from the Government, providing a total of \$1,210 in donations to help the cause.

1st Street staff organized a Cancer Awareness Sale of daffodil pins at \$5

each, raising \$440 at their Friday, April 30th event.

Corporate Office staff, Sherice Claridge and Keri Bok, set up shop in the Corporate Staff Lounge on April 9th, calling their fundraiser "Fight 4 Our Girls" in aid of Breast Cancer Awareness. Sales of their handmade bracelets to staff and friends amounted to \$1,200 in donations with some pledges still to come in.

Westoba staff continue to donate their efforts and time to help those in need and less fortunate in our community and abroad. We commend them for their initiatives and caring.

Mark Your Calendars for June 12th

The Westoba Marching Bands and Travellers' Day Parade set for Saturday June 12th is shaping up to be another crowd pleaser. Ray Howell, Marketing Coordinator for Westoba Credit Union has been able to book a full compliment of Marching Band, 8 in total plus a good possibility of the Air Command Band Pipes and Drums also being in attendance. As well Parade Organizer, Norm Joss indicates that Parade entries have been coming in good numbers so the Travellers' Day Parade Association is gearing up for another busy and successful parade day. Watch the local Brandon newspapers for further details.



Contact us

Corporate Office
Unit C, 220 - 10th Street
Brandon, MB R7A 4E8 729-2050

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
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Saturday 8:00 am to 4:00 pm

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