

# Spark

News from Catalyst Credit Union | Fall 2016



## Meet the Catalyst Crew!

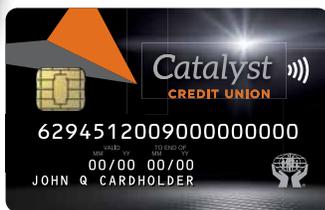
In 2015, Catalyst Credit Union returned **over \$149,000** to the communities we serve, in sponsorships, donations and bursaries. And...employees contributed a total of **4,637 volunteer hours** to community causes and events.



## Supporting the communities we serve

CEO **Ron Hedley** (right) presents a \$5,000 cheque from Catalyst Credit Union to **Jim Perchaluk**, president of the Ukrainian Folk Arts Centre & Museum Inc. The funds will go towards a geothermal heating/cooling system for the Selo Hall.

The Selo Ukraina site is the venue for many events in the Parkland, including **Canada's National Ukrainian Festival**, **Dauphin's Country-fest**, the **Catalyst Credit Union Manitoba Mudrun** and **Relay for Life**.



## Introducing...

Catalyst Credit Union's **new debit card** — featuring Interac Flash contactless payment!

Watch for your new card in the mail

You can use it immediately with your existing PIN

Locked out? Forgot your password?

## Reset it!

Now you can re-set your Personal Access Code (PAC) and security questions yourself — no need to visit or even call the branch!

**LEARN MORE** at [catalystcu.com](http://catalystcu.com)



**Catalyst** CREDIT UNION

Dauphin | Ethelbert | Gilbert Plains | Inglis | Pine River | Roblin | Winnipegosis

[catalystcu.com](http://catalystcu.com)



You belong here.

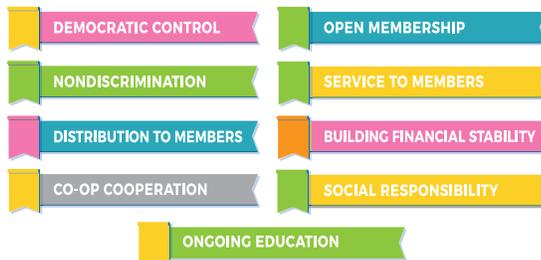




## Putting our communities first!

Catalyst Credit Union's promise is to foster and promote a sense of belonging among the members and communities we serve. It's a promise we take seriously, but we have a lot of fun keeping it!

① **Jaydyn Hutsal** (right) nabbed a new laptop in our Pay for A's program for high school students — CEO **Ron Hedley** makes the presentation. ② Ron's at it again, presenting prizes to the 1st Flight winners at the Roblin Adult Golf Tournament on June 10: **Jason Boguski, Chad Poyser, Claire Poyser** and **Patricia Boguski**. ③ Long-time Catalyst employee **Judy King** (left) needed a hand, so members and colleagues held a 'Cash for King' fundraiser on August 19. The yard sale, pork-on-a-bun lunch and dunk tank resulted in a cheque for \$4,091.98, which Judy received from fellow employee **Deanna Gouldsborough**. ④ This colourful bunch of golfers teed up at Dauphin Lake Golf Resort on August 30, for Catalyst's annual junior tournament. *Of course* every divot was replaced... ⑤ Got orange? **Mike Birdsall** sure does, and he's good at selfies, too — and his talents won him a weekend getaway for six at Clear Lake! ⑥ Ron (again!) presenting a cheque to Dauphin mayor **Eric Irwin** at the May 13 press conference announcing Catalyst's 10-year renewal of our naming rights sponsorship of **Credit Union Place**. ⑦ Gilbert Plains branch manager **Shannon Priest** (left) presents a new iPad to **Bev Murray**, winner of our Fraud Awareness contest. ⑧ Between a BBQ, staff jeans day and bake sale (shown), **Team Catalyst Conquers Cancer** raised over \$2,600 for the Canadian Cancer Society's Relay for Life in June.



**INTERNATIONAL CREDIT UNION DAY**  
**THURSDAY, OCTOBER 20**  
*Join us* for refreshments and **Harvest Auction**  
 Wares from our staff & local producers  
 Proceeds to local Food Banks

Something big  
is coming to online banking...

**PERSONAL FINANCIAL MANAGEMENT**

- Transactions automatically categorized and graphically displayed
- Create and manage budgets based on your spending habits
- Link to your accounts at other financial institutions
- Add other assets and liabilities (e.g. car, home, or even money under the mattress)

Safe. Free. SMART.

YOU CAN ONLY UNDERSTAND  
WHAT YOU CAN SEE

Details at [catalystcu.com](http://catalystcu.com)

## Pine River, Ethelbert branches to consolidate

Catalyst Credit Union plans to consolidate its Pine River and Ethelbert locations into a single, newly-renovated branch in Ethelbert. The Pine River branch will close on December 1.

“This is one of those situations where we give something up in order to create something better,” said the chair of Catalyst’s Board, Richard Dereniwski. “While our members in the Pine River area will no longer have a branch right in town, they will have a new 24-hour ATM just 20 minutes away in Ethelbert — less than half the drive to the nearest ATM right now.”

CEO Ron Hedley expects a smooth transition. “The Pine River location is quite unique,” he said. “It’s been open just two days a week, for a total of eight hours, and I think our members in the region appreciate the challenge that presents. And I think they’ll agree that this investment in new and expanded services in near-by Ethelbert is a sound approach, for both communities.”

Read the full story at [catalystcu.com](http://catalystcu.com)



Congratulations to **Tyler Semeniuk** of Ethelbert (left) and **Kara Paziuk** of Dauphin — winners of our June Fat Cat draws! Tyler rolled home on a new mountain bike... Kara already had a bike, so she went with a scooter!



Special Screenings of  
the new hit movie **Storks**  
...only for **Fat Cat** members!

**Saturday, October 15**  
**Roblin Theatre**

**Saturday, October 22**

**Countryfest Community Cinema**

**SHOW  
TIME  
10 am**

Halloween costumes welcome!



## Message from the CEO

As you have probably heard, our Pine River branch will close as of December 1, 2016. This was one of the toughest decisions that our board has faced since Catalyst Credit Union's inception in 2013, and it wasn't made lightly or without a great deal of discussion and input from management. The reality is that branch's hours had been reduced to a point where it was no longer possible to meet today's regulations, which would require technology upgrades, additional security equipment and increased staffing levels.

Even though closing a business in a small town is never good, we have tried to accommodate our members with some changes and improvements:

- A state-of-the-art ATM is scheduled to be installed in late October, as part of renovations to the Ethelbert office. As well as 24-hour account access and cash withdrawals, this new unit will allow members to scan and deposit cheques and cash without envelopes, transfer funds between accounts and deposit coins. It will also be equipped to provide live, 'in-person' service via video (full functionality could be a year or two away).
- Effective December 1, our hours of operation in Ethelbert will be extended by 8½ hours per week. We'll now be open 9:00 AM–4:30 PM, Monday–Thursday; and 9:00 AM–5:30 PM on Fridays. The branch will now be open through the lunch hour, giving members more in-person access to services than ever.
- Susanne Caruk, MSR at the Pine River branch, will begin working at Ethelbert two days per week, after December 1.
- Catalyst Credit Union premises in Pine River will continue to be home to two tenants: the post office and Prairie Mountain Health.

We are committed to our communities and this support will continue in Pine River going forward. As I said earlier, these decisions are never easy. We appreciate your support in the past and look forward to meeting your needs, today and tomorrow.



RON HEDLEY  
PRESIDENT AND CEO



Home • Farm • Hail • Life • Commercial

**autopac**  
A Manitoba Public Insurance product

**204.937.8357 • north-star.ca**  
**227 Main Street NW • Roblin**

Protecting your assets  
and helping you succeed  
in our community



**General Insurance • Autopac • Financial Planning  
Wealth & Investment Management**

**DAUPHIN**  
101 Main Street North | 204.622.7600

**GRANDVIEW**  
443 Main Street | 204.546.2667

LPGROUP5.COM



**LPG**  
LOVE & PERSSON GROUP