

Spark

News from Catalyst Credit Union | Winter 2016



Signs of the Times

If you've visited Catalyst's Dauphin or Roblin branches recently, you will have noticed some impressive (we think) new signage. Bright, welcoming branches are part of our promise "to promote a sense of belonging among the members and communities we serve."

Don't forget! The deadline for contributions to your RRSP for 2015 is **Monday, February 29**

RRSP

Specials!

20-month term

1.90%

27-month term

2.10%

RRSP loans at prime! (OAC)

Call for details!

**OFFER ENDS
Feb 29**

Rates subject to change



Escalator

TERM DEPOSIT

GIC • RRSP • RRIF • TFSA

Third Year **4.00%**
Second Year **2.00%**
First Year **1.75%**

- Redeemable annually on anniversary
- Minimum investment \$1,000
- Interest compounded on anniversary date
- Limited time offer — subject to change or cancellation without notice

**OFFER ENDS
March 31**



All deposits guaranteed without limit by the Deposit Guarantee Corporation of Manitoba

FARMING YOUR FUTURE AG OUTLOOK, TRENDS & TRADE SHOW

DAUPHIN Wednesday, February 17 Call **204.622.4515** to register

ROBLIN Thursday, February 18 Call **204.937.6553** to register

Featuring

Brad Magnusson
Market Analyst

Les Kletke
Broadcaster & Journalist

FREE Seminar • Includes Lunch!



Catalyst CREDIT UNION

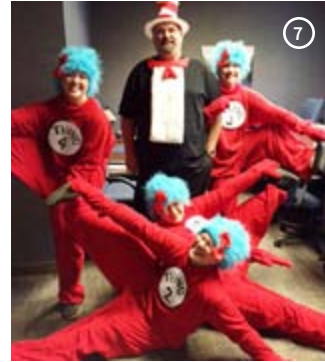
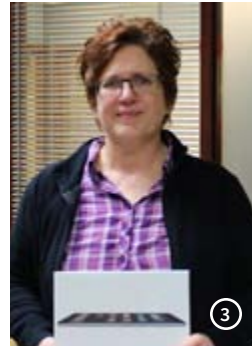
Dauphin | Ethelbert | Gilbert Plains | Inglis | Pine River | Roblin | Winnipegosis

catalystcu.com



You belong here.

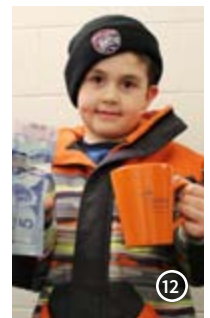




Putting our communities first!

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 Ethelbert branch manager Marsha Dudar presents a cheque for Ethelbert School to principal Warren Heschuk ② Starting the day off right, with Inglis School's breakfast program ③ Barbara Miller won an iPad just by taking our Member Survey ④ Some of our staff got up early to help Fat Cat when 138 kids took in The Peanuts Movie at Countryfest Cinema on November 7 ⑤ Members and staff collected lots of goodies for the holiday Adopt-a-Family drive in Dauphin ⑥ Nobody loves Halloween more than they do at our Inglis branch... ⑦ ...unless it's these 'things' who work in Dauphin ⑧ Did you know Santa is a Catalyst Credit Union member? He is! And Mrs. Claus moonlights at Catalyst's branch in Roblin, too ⑨ Lyle Chase receives a cheque for Roblin's Project Christmas Dinner from Catalyst VP Finance Kelly Brook ⑩ Catalyst held birthday parties for members who turned 60 in 2015 — in Roblin, on November 17, and in Dauphin (pictured) a day later on November 18 ⑪ Valerie McInnes and ⑫ Jordan Height, two of nine big winners at the Catalyst Ping Pong Pick-Up at the December 18 Kings game ⑬ Even the Grinch was smiling when the Catalyst float won first prize at the Dauphin Parade of Lights on November 28 ⑭ Our Inglis branch was a busy place in December as the drop-off centre for the community's holiday food drive ⑮ 78 kids enjoyed the Fat Cat movie on November 21 in Roblin, including this smiling popcorn lover



Harvest Auction raises over \$2,500 for school programs

As part of our Credit Union Day celebrations on October 15, a **Harvest Auction** was held at each Catalyst branch, with proceeds going to school breakfast and lunch programs in each community.

The auction featured delicious, locally made or grown products – some were made by our own staff – with a total of \$2,629 raised.

Congratulations and thanks to all who participated, with special kudos to Catalyst members and staff in Roblin, where over \$700 was raised in one day!



—	\$603	Dauphin
—	\$105	Ethelbert
—	\$255	Gilbert Plains
—	\$565	Inglis
—	\$90	Pine River
—	\$740	Roblin
—	\$271	Winnipegosis
	\$2,629	Total

OPPORTUNITIES *for the* **Métis Entrepreneur**

Tuesday, February 2 | 5:30 PM – 7:30 PM
Countryfest Community Cinema | Dauphin

FREE REGISTRATION • COMPLIMENTARY SUPPER

Register by January 26 by calling

204.622.4515

More information at catalystcu.com



Tax time is coming!

Save 20% on Canada's best-selling tax software.

Learn More at catalystcu.com



Home • Farm • Hail • Life • Commercial



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227 Main Street NW • Roblin

Protecting your assets and helping you succeed in our community

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

THREE LOCATIONS TO SERVE YOU

Dauphin

101 Main Street N | 204-622-7600
18–5th Avenue NW | 204-622-4527

Grandview

443 Main Street | 204-546-2667



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LPG
LOVE & PERSSON GROUP



Message from the CEO

I sincerely hope you had a great holiday season! I still find it amazing how quickly Christmas comes and goes, and — just like Christmas — the years come and go pretty quickly, too.

New Years is a time when many of us commit to living for today and doing all the things we want to do... and then, somehow, we slide back into our day-to-day stuff and don't find the time to make that happen.

Recently in the Parkland we have lost more than one person before their time. That's very sad, and I'm quite sure, if they could, they would say, "do that thing you want to do, and do it today!"

So whether it's big (like that trip you've been dreaming about) or small (like making that call to apologize and make up with someone important in your life)... don't put it off. Make it happen!



RON HEDLEY
PRESIDENT AND CEO



Effective April 1, 2016
the Government of Canada
will no longer issue paper cheques

Government payments will be made
by **DIRECT DEPOSIT ONLY**

To learn how to enroll for Direct Deposit, visit:
catalystcu.com or **Government of Canada**

WE CAN HELP with paperwork — just ask!

Applies to all payments from the
Government of Canada, including:

- Income tax refunds
- Government of Canada Annuities
- Canada Child Tax
- Canada Pension Plan
- GST
- Old Age Security
- Universal Child Care Benefits
- Veterans Allowance & Benefits



Payton Dudar of Ethelbert was the lucky winner of a nice new \$100-bill in our FAT CAT draw on December 11.

And... congratulations to brothers **Holdyn** and **Parker Nott**, winners of the FAT CAT Halloween colouring contest at our Roblin branch!

