

North Valley Credit Union



A Christmas Message....

Christmas is my favorite time of the year. Why? It's because each Christmas brings celebrations – a holiday, reunions with family and friends, religious traditions and so on. But if we look beyond those reasons we find an even deeper meaning; it is the joy of giving and caring for others. Nothing warms the spirit like giving a gift to someone truly in need or caring for some of God's other creatures in need of food and a warm place to sleep.

We are reminded daily of the hardship of those in other countries, but what of those suffering hardship and want in our very own country, province or indeed, our own communities. It is such an easy thing for those of us blessed with abundance to give freely at this time of year to support those in need. Some worthy causes are the Christmas Hamper Fund or the Food Bank. You could also give to an organization such as the Angels of Hope Animal Rescue Fund to provide food, care and a chance of hope for the future to some deserving little soul.

Choose a charity that speaks to your heart and give freely this holiday season.

Merry Christmas and All the Best in 2013.
Roy Spence, CEO & General Manager
North Valley Credit Union



ROY SPENCE
CEO & General Manager

ESTERHAZY BRANCH
516 MAIN STREET
9:30 am - 5:00 pm
Monday - Friday
745-6615

STOCKHOLM BRANCH
116 OHLEN STREET
9:30 am - 12:00 pm
&
1:00 pm - 5:00 pm
Monday - Friday
793-2171
TOLL FREE
1-866-533-6828 (NVCU)



Valley Credit Union held their Annual Charity Barbecue on September 14th/2012. Net proceeds from the Barbecue were \$154.34 with a further \$100.00 being donated by attendees. The North Valley Credit Union donated an additional \$1000.00, bringing the total donation to the Stockholm Communiplex to \$1254.34. Pictured above are Violet Schwitzer, NVCU Employee presenting the cheque to Cam Johanson, Vice-President of the Stockholm Communiplex.

The Esterhazy Branch of the North Valley Credit Union held their Annual Charity Barbecue on August 28th, 2012. The North Valley Credit Union donated \$3000.00, to the Esterhazy and District Charity Golf.

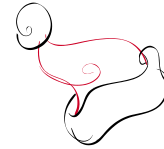


NVCU Staff Updates

Long Term Service Awards - 15 Years!

Every year at its Annual Meeting the North Valley Credit Union recognizes those employees that have achieved long-term service milestones in increments of 5 years.

Pictured below is Niki Rink presenting an award to Jamie Roberts (left) and Roy Spence presenting an award to Nicole Gelowitz (right).



Happy Holidays

This time of year offers us a time to not only reflect on the past, but also to look to the future and to be thankful for our many blessings. In this season of wishes, Dr. Seuss gives words of wisdom for everyone. "Thank goodness for all the things you are not! Thank goodness you're not something someone forgot, and left all alone in some punkerish place like a rusty tin coat hanger hanging in space. That's why I say, "Duckie! Don't grumble! Don't stew! Some critters are much-much, oh, ever so much-much, so much much-much more unlucky than you!"

The Board of North Valley Credit Union wish each of you hope, peace, love and joy for this season and in 2013.

- Donna Overland, Chairperson
- Ilona Zambal, Vice-Chairperson
- Mark Johnson, Vice-Chairperson
- Laurie Apple
- George Ohnander
- Vivian Patrick
- Bob Unchulenko
- Allison Ward

Congratulations Kenneth Turdanes and Cory Balaberda



North Valley Credit Union wishes to congratulate Kenneth Turdanes and Cory Balaberda on receiving the NVCU post-secondary Scholarships of \$750 each.





Pictured above are Donna Overland, President and Chair of the Board of Directors of North Valley Credit Union along with Lawrence Chomos, Chairman of the St. Anthony's Hospital Foundation and Roy Spence, CEO & General Manager of NVCU. Donna is presenting a cheque to Lawrence in the amount of \$25,000.00 to the St. Anthony's Hospital Foundation to assist with building a new hospital in Esterhazy. This donation will qualify for matching by Mosaic and will thus boost the fund by another \$50,000.00. On behalf of the Board of Directors of NVCU, Donna welcomes the opportunity to provide this donation to a very worthy cause as giving back to the community it serves is the hallmark of not only North Valley Credit Union but all credit unions in Saskatchewan.



CHIP CARD ANNOUNCEMENT

This is a reminder that we are just a month away from the Interac Association's deadline of December 31, 2012 to have all magnetic stripe debit cards replaced with chip debit cards. Starting January 1, 2013, there is a possibility that any transactions using magnetic stripe debit cards may be declined so as of December 31, 2012 your current non-chip debit card will be expired. We are asking all of our members still using a non-chip debit card to contact the North Valley Credit Union as soon as possible to have your card upgraded to a chip card. This is mandatory and we appreciate your cooperation.



Roy Spence, CEO & General Manager of North Valley Credit Union welcomes Cheryl Allison to our management team.

Cheryl Allison began her duties on October 9th, 2012 as the new Loans Manager for NVCU. Cheryl comes to us from Oshawa Ontario and brings with her a distinguished career spanning 33 years in the credit union system of Ontario. Cheryl has held progressively more responsible positions as she has moved through her career with her most recent position being that of Manager of Retail Credit for the Auto Workers Community Credit Union. She brings with her, an extensive knowledge and expertise in consumer and commercial lending in addition to her management experience. Cheryl is also a member of the Credit Union Professional Association and was the recipient of the "Professional of the Year" award in 2005.

I am very pleased to have Cheryl Allison join our team and I am sure that she will prove to be a major asset to our firm as she continues in the provision of quality financial services to our members and customers.



Investment Advisor Invited to Investing Conference in Toronto

Spencer Bot, Investment Advisor with Credential Asset Management Inc. and North Valley Credit Union, was one of twelve advisors across Western Canada, invited to Toronto to meet with the Chief Investment Officers, Portfolio Managers and Executive Management Team of CI Investments. CI Investments is one of the largest independent mutual fund companies in Canada.

The two-day meeting involved round table discussions with eight different Portfolio Managers, who manage portfolio's focused on everything from fixed income to small cap global equities. Each manager shared their perspectives on the macroeconomic environment and subsequently how they are positioning their funds to best take advantage of this current economic climate. With such a small number of guests at the conference, the Investment Advisors, such as Spencer, were able to ask any and all questions regarding the positioning of the portfolios, and the manager's take on the economy going forward. This is a very valuable experience given the current market volatility and number of political issues currently unfolding.

If you would like to hear more, or find out how to best position your investments in the current economic environment please contact the Credit Union at (306) 745-6615 and ask for Spencer Bot.



Grow Your Investments With Expert Advice

Committed to the 'customer comes first' philosophy, Spencer is passionate about helping clients achieve financial success. She'll listen and answer all your questions about investing with your best interests at heart. Whether you're looking to retire comfortably, transition your business or save for your children's education, Spencer can develop a comprehensive, long-term investment plan that is designed with your goals in mind.

How Spencer Can Help You

Whether you know a lot, or a little about investing, good advice is one thing that everyone benefits from. Spencer can help you...

- Establish Financial Goals
- Determine your tolerance to risk
- Develop a comprehensive investment plan
- Build a diversified investment portfolio
- Monitor your portfolio ensuring that, as life changes, it continues to align to your goals.

Make an Appointment Today!



Mutual funds are offered through Credential Asset Management Inc. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Unless otherwise stated, mutual fund securities and cash balances are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer that insures deposits in credit unions. Mutual fund securities and cash balances are not guaranteed, their values change frequently, and past performance may not be repeated. ©Credential is a registered mark owned by Credential Financial Inc. and is used under license.