

DEC 2013  
News & Views

## Hours of Operation

### ESTERHAZY BRANCH

516 Main Street  
9:30 am - 5:00 pm  
Monday to Friday  
306-745-6615

### STOCKHOLM BRANCH

116 Ohlen Street  
9:30 am - 12:00 pm  
1:00 pm - 5:00 pm  
Monday to Friday  
306-793-2171

Toll Free  
1-866-533-6828 (NVCU)

CHECKOUT

ONLINE BANKING

at

[www.northvalleycu.com](http://www.northvalleycu.com)

E-Statements  
Coming SOON!



# North Valley Credit Union

*Is it just me or has this Christmas crept up on us even faster than in years past? It could be just that-time seems to be passing much more quickly the older I get. Whatever the reason, we will soon be heading into the twelve days of Christmas.*

*The holiday season is my favorite time of the year. It brings the opportunity to visit with family members and friends and enjoy all the festivities of the season. Just as surely as we are all aging,*

*so too does the passage of time change the Christmas experience from one year to the next.*

*I often think back to a time when I was much younger and my grandparents were still alive. What a joy it was to spend time with them and how very special they made the Christmas season.*

*Over the years I have become more aware that one must enjoy the present moment as the experience will never be repeated. So, enjoy Christ-*

*mas and treat every moment as though it is very special because it most assuredly is.*

*From our families to yours, we want to wish you a very Merry Christmas and best wishes for 2014!*



Roy Spence  
CEO and General Manager

Christmas is a most wonderful time of the year when families gather together and enjoy all the trappings of the holidays. Many of us take this opportunity to contact old friends that we have neglected, in some cases, since last Christmas.



Friendship, love and good tidings abound. Canada has often been called "a land of peace and plenty." It is at this time of the year that we might wish to consider those less fortunate than ourselves. There is no better time for an act of unselfish kindness towards others. Consider giving generously to your favorite charity or to support a food bank or Christmas wish foundation. You'll be so glad you did.

**Merry Christmas and Happy New Year!!**

**From the Board, Management and Staff of North Valley Credit Union.**

### What is Christmas?

*It is tenderness for the past, courage for the present, hope for the future.  
It is the fervent wish that every cup may overflow with blessings rich and eternal,  
and that every path may lead to peace.*

*-Agnes M. Pahren*

*We, the Board of Directors, wish you hope, love, joy and peace  
throughout this season and for all the New Years to come.*

Donna Overland, Board Chairperson  
Ilona Zambal, 1st Vice President  
Mark Johnson, 2nd Vice President  
George Ohnander

Laurie Appel  
Reg Knezacek  
Arlynn Kurtz  
Bob Unchulenko

# Merry Christmas



## DID YOU KNOW ...

**CHOICE REWARDS** can be converted and applied towards the outstanding balance on your North Valley Credit Union MasterCard.

Christmas can be an expensive time of year, and it can be easy to run up a large balance on your credit cards.

If you have been accumulating **CHOICE REWARDS** Points on your North Valley Credit Union MasterCard credit card; you can convert these points and apply them as a statement credit towards your outstanding balance.

This feature on the **CHOICE REWARDS** MasterCard can make the holidays a little more flexible.

Reward yourself today with a statement credit to your **CHOICE REWARDS** MasterCard credit card account.

Select from 3 tiers to claim your reward.

Redemption tiers start at 5,000 points

Please note:

Point payments will be applied as a statement credit but will not be applied towards your minimum monthly payment.

## NVCU STAFF UPDATE

We are pleased to introduce Tristyne Struab, our newest Member Service Representative. Tristyne joined our team on November 4th, 2013. She has great customer service skills and is a very cheerful person to have around. Next time you drop into the office make a point of saying hello to Tristyne. Welcome Tristyne from all your team mates at North Valley Credit Union.

## MEMBER-DIRECT INTERNET BANKING

### Take a moment now & free up your time...

We understand there's not always time to come to North Valley Credit Union- so why not invest a moment right now to activate our **MemberDirect** on-line service. It's another time saving alternative NVCU offers to help you manage your finances, whenever and wherever its most convenient for you.

### Convenient MemberDirect...

offers 24-hour access to your personal or business accounts. Our Mobile Banking app makes this access more convenient as you can now manage your finances wherever and whenever you want.

### How to get started...

To access **MemberDirect** service, you will need a Personal Access Code (PAC), which is provided by North Valley Credit Union.

Once you have a PAC, log-on to our home page at [www.northvalleycu.com](http://www.northvalleycu.com). click on the link to **MemberDirect** service and enter your Branch, Account number and PAC.

In no time you'll be directly connected to the easy, secure and convenient world of on-line access.

## Enter for your chance to win an Apple iPad Mini!

Visit us online or in branch to fill out the e-statement authorization form. Sign up and your name will automatically be entered to win one of 3 prizes including an Apple iPad Mini. Contest Closes June 15th, 2014.