



North Valley Credit Union

Make it Real

**December
2019**

**HOURS OF
OPERATION**

**Esterhazy
Branch**

**516 Main Street
P.O. Box 1389**

**9:30am–5:00pm
Monday to Friday**

**Bus: (306) 745-6615
Fax: (306) 745-2858**

**Stockholm
Branch**

**116 Ohlen St
P.O. Box 130**

**9:30am–12:00pm
1:00pm–5:00pm
Wednesday to
Friday**

**Bus: (306) 793-2171
Fax: (306) 793-2013**



in the world...Canada!

Christmas represents a special time of the year for me. It is an excellent time to count our many blessings and to give thanks for what we have. Here at North Valley Credit Union we have had a phenomenally successful year and have achieved unprecedented growth. I am thankful for that success as well as having the good fortune to be able to work with a great group of people each and every day. I am also so thankful to be able to work for a company that has a social conscience and truly cares about and values its employees. Needless to say, it is very easy to be thankful for the fact that we live in one of the best places

Christmas also gives us the opportunity to visit with family members and friends and enjoy all the festivities of the season. Over the years I have become more aware that one must enjoy the present moment as the experience will never be repeated. It is my hope that everyone can pledge to be kinder and gentler to not only other people but also to other creatures. Generosity brings many blessings. So, enjoy Christmas, enjoy your friends and family members and try to be remembered for the good things you have done and the kindness you have shown.

From our families to yours, and on behalf of the Board of Directors, we want to wish you a very Merry Christmas and best wishes for 2020!

Roy Spence

CEO & General Manager
North Valley Credit Union



HOLIDAY HOURS

December 24th—9:30 A.M. to 3:00 P.M.

December 25th—CLOSED

December 26th—CLOSED

December 27th—9:30 A.M. to 5:00 P.M. (Regular Business Hours)

December 30th—9:30 A.M. to 5:00 P.M. (Regular Business Hours)

December 31st—9:30 A.M. to 3:00 P.M.

January 1st—CLOSED

January 2nd—9:30 A.M. to 5:00 P.M. (Regular Business Hours Resume)

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Penman, RRC®
Financial Advisor**

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Begin with possibilities. Finish with results.

T 306.745.4027
E wade.penman@northvalley.cu.sk

North Valley Credit Union
516 Main Street,
Esterhazy, SK S0A 0X0

Credential
Asset Management



Mutual funds are offered through Credential Asset Management Inc.

Beware of Scammers:

We hear all the time from our members that phone calls originating from criminals seeking to gather in your personal information are on the rise. We all know about the CRA (Canada Revenue Agency) scam where someone calls you claiming to be from the CRA and tells you that if you don't send money to them immediately the RCMP will arrest you and you will be off to jail. Really folks? When you get a call like this just hang up. The CRA does not conduct business in this way and certainly does not threaten you with imprisonment. If, after having hung up on the fraudster you still have doubts, go and check your last notice of assessment that you will have received from CRA. Call them directly at the telephone numbers that appear on the written documentation CRA will have sent you. This will put your mind at ease.

Other scams deal with criminals calling you about your Social Insurance Number which is just another way for them to try to gain access to your personal information. In another scam the fraudsters try to convince you that you have a problem with your computer and that they can help fix it if you will only give them access to your computer. Recently, another scam has arisen wherein people contact you claiming to be from Apple. Again don't be fooled by these scams. The best thing to do is not to engage with these people and simply hang up the phone.

Finally, if you feel you may have been the victim of such a scam and may have provided some of your personal or account information to people that should not have it, please call our credit union so that we can assist in protecting your account and avoid any fraudulent transactions being charged to you. As well, if you are the victim of any of this type of crime please report this to the RCMP.

PLEASE KEEP YOUR INFORMATION CURRENT!

In order to allow us to serve you better it is important you provide your credit union with updates to your personal information on a regular basis. For example, if you had previously given the credit union your land line telephone number as a contact and you have since cancelled that service please advise us of your cell phone number so we can reach you when necessary. Likewise, if you have moved please let us know your new mailing address. It can be very helpful if you provide us with your e-mail address as well.

**MERRY
CHRISTMAS**