



yours...mine...ours

North Winnipeg Credit Union
Кредитова Кооператива Північного Вінніпегу

member NEWS

A PUBLICATION OF NORTH WINNIPEG CREDIT UNION LIMITED
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A message from NWCU's new CEO, Lisa Jaworsky

It is with great pleasure that I extend greetings to the membership of North Winnipeg Credit Union as the new CEO.

In the past few months, we have witnessed many changes with the retirement of Roman Hrabowych, the promotion of Dan Stanicky to Manager, Lending Services, and the amalgamation of our branches.

I welcome you to the credit union during the week of March 13-18th. Stop by my office and introduce yourself, and I will provide you with a ballot for a chance to win a \$100 gift card. Join us in-branch on Saturday, March 18th for coffee and dainties to mark the one month branch amalgamation.

To serve you better and accommodate your busy schedule, we are very pleased to announce 6 day banking at our Leila branch beginning Saturday, February 25th. For a listing of our new business hours, please reference the back page of this newsletter.

Our Annual General Meeting is just around the corner. This meeting is a great opportunity to connect with other members and to hear about previous year results, meet your board and staff. I look forward to seeing you on Monday, April 10th at 7:00 pm at Canad Inns Garden City.

We have a great credit union that supports the Ukrainian and surrounding community. During a time of changing consumer demands and greater competition, North Winnipeg remains a strong profitable organization which is a tribute to the hard work of our staff.

I look forward to working with our professional and experienced team at NWCU, and with you, our members, as we work together to achieve your financial goals and dreams.

I would like to thank our members and associates for your commitment and support to North Winnipeg Credit Union. We will continue to strive to meet your needs and the needs of our community.

Thank-you for your continued membership,

Lisa Jaworsky, CPA, CMA
Chief Executive Officer



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North Winnipeg
Credit Union Limited

ANNUAL GENERAL MEETING

Monday, April 10, 2017

Canad Inns Garden City, 2100 McPhillips Street

Registration – 6:30 p.m. | Meeting – 7:00 p.m. | Reception to follow

РІЧНІ ЗАГАЛЬНІ ЗБОРИ

Понеділок, 10 квітня 2017 року

Canad Inns Garden City, 2100 McPhillips Street

Реєстрація – 6:30 вечора | Збори – 7:00 вечора | Прийняття по закінченні зборів

Roman Hrabowych retires after 40 years of service in the financial services Industry

On the evening of January 24th, at Rossmere Country Club, friends, family, board members, staff and colleagues gathered to celebrate the retirement of Roman Hrabowych. An intimate group listened as former colleagues Tom Bryk, Cambrian Credit Union and Ted Richert, Credit Union Central of Manitoba shared stories of their adventure with Roman over the span of his 40-year career in the financial services industry.

Roman started his career at TD Canada Bank, then transitioned over to the credit union system with Carpathia Credit Union and, finally to North Winnipeg Credit Union where he started as the Branch Manager and in 2010 was appointed CEO.

"We are very grateful for his leadership," said Myron Pawlowsky, chair of the board

of directors "He will be greatly missed by members, staff and the board. We wish him and his wife Eleanor much enjoyment during his retirement."

Roman, whose last day was February 3rd said: "I am thankful to the Board for giving me the opportunity to lead the credit union. It was a pleasure to work with the Board and staff."

We thank Roman for his passion and dedication over his years of service at NWCU and wish him a long, happy, and healthy retirement. Mnohaya Lita!



NWCU Staff News



Dan Stanicky has been promoted to Manager, Lending Services effective February 1st 2017.

Dan started with NWCU in May 2007 as a Financial Services Officer and was quickly promoted to Senior Financial Services Officer, and now takes on a new challenge as Manager, Lending Services. Dan has 15 years of lending and collection experience in the financial industry. Dan is a

graduate of the Red River College Business Administration program.

"I'm very proud to accept this new and challenging position with NWCU and I look forward to continue to provide the excellent member service that our members have come to expect from me now and in the future."

Please feel free to visit Dan at our branch, or contact him at 204-954-7453 or via e-mail at dan.stanicky@nwcu.mb.ca. Dan looks forward to providing high-level service to members, serving their personal loan, mortgage and investment needs.

Please join us in congratulating Dan on his new role.



Zaneta Milan is a Financial Services Officer with NWCU. She has served members at the credit union since March 2007 when she joined the team as Financial Services Support prior to being promoted to her current role. She completed her training in Financial and Managerial Accounting at the University of Manitoba in 2009.

Over the last ten years, Zaneta has perfected her knowledge of NWCU's products and services so she can confidently support her clients in planning for and building their futures through products like loans, mortgages, lines of credit and RSPs.

When she isn't working, Zaneta enjoys time with her beautiful family, husband Tom, daughter Jordana, and their latest addition, Nathan. After a wonderful twelve months of maternity leave, Zaneta is looking forward to returning to NWCU full time in June, where she will continue to support new and existing members with all their financial needs.

Please join us in welcoming Zaneta back.

*Congratulations,
grads!*

2017 Scholarships

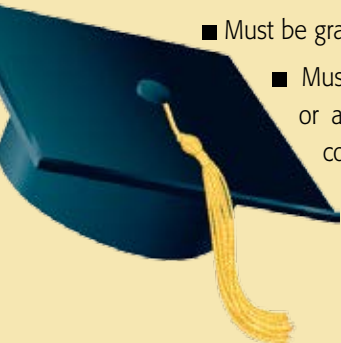
If you are a member of North Winnipeg Credit Union and graduating from high school this year, we invite you to apply for a scholarship.

Qualifications:

- Must have become a member of North Winnipeg Credit Union before September 1, 2016
- Must be graduating from high school in June 2017
- Must provide copy of a completed registration form or acceptance letter from the university or community college for the fall of 2017

Download application form from our website at www.nwcu.mb.ca/scholarships.htm

Deadline for applications: May 12, 2017



Happy Easter!

ХРИСТОС ВОСКРЕС! ВОІСТІНУ ВОСКРЕС!

Easter Hours

**We will be closed Good Friday,
April 14, 2017**

Business Hours

Monday	9:30 am – 5:00 pm
Tuesday	9:30 am – 5:00 pm
Wednesday	9:30 am – 5:00 pm
Thursday	9:30 am – 6:00 pm
Friday	9:30 am – 6:00 pm
Saturday	9:30 am – 3:00 pm

Concerned about debt? Watch for the warning signs



Mortgages. Lines of credit. Car loans. Credit cards. Student loans.

When it comes to debt, there is no shortage of ways to accrue it. Almost everyone will take on debt at some point in their lives – it's what allows us to make major purchases like a home or a car, particularly when we're just starting out.

But how much is too much? And how do you know where to draw the line?

Strictly speaking, the general rule of thumb is that the total of all your monthly debt payments, combined with the cost of utilities and taxes on your home, shouldn't exceed 40 per cent of your monthly income before taxes. That's what is commonly referred to as your Total Debt Servicing Ratio (TDSR).

However, even your TDSR only tells part of the story. The real warning signs can be found in your day-to-day behaviour.

Here are some telltale signs that you need to think about reducing your debt load:

- You struggle to pay your bills on time
- You often resort to living off your line of credit
- You routinely spend more than you earn each month
- You aren't able to pay your credit card bills in full
- You're losing sleep over money matters

If you recognize some of these warning signs, it may be time to take a closer look at your finances. Perhaps you need to rework your household budget or look at consolidating some debt.

Stop by or call today and speak to NWCU representative. We'd be glad to help!



North Winnipeg Credit Union Limited

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