

# Member Advantage



NEWS FROM BELGIAN-ALLIANCE CREDIT UNION • SUMMER 2011

## Rachelle Needham welcomed to BACU Board of Directors

Belgian-Alliance Credit Union is pleased to welcome **Rachelle Needham** to the Board of Directors. Rachelle, who was elected to the Board at BACU's annual meeting on April 20, brings a wealth of knowledge and experience to her new role, including 21 years of employment in the credit union system. Members who were unable to attend the AGM can learn a little bit about our newest director by reviewing the brief bio she submitted with her nomination (at right).



BACU would like to thank **Peter Manastyrsky** for his many years of service on the Board and the guidance he brought to ensure our members were always well served. Peter served with integrity on many boards, contributing to the strong, member oriented credit union we have today. Thank you, Peter, for all you have done for Belgian-Alliance Credit Union, and the credit unions that came together to form BACU.

*Rachelle Needham has been a member of credit unions since she was 10 years old, and a member of Belgian-Alliance Credit Union for nearly 25 years. She worked in the credit union system for 21 years and took great pride in serving the needs of members, both directly and indirectly. She has worked extensively on the information technology side of the credit union system and has a broad understanding of finance operations. While working for Celero Solutions she was involved in numerous business re-engineering projects that were undertaken due to mergers and new business offerings.*

*Currently Rachelle is employed by Online Business Systems where she is an information technology consultant working in the health care sector. She is responsible for managing the testing and implementation of several multi-million dollar projects in Winnipeg hospitals.*

WINNIPEG  
**HARVEST** INC.

*Fighting Hunger and Feeding Hope*

*In 2010, nearly 58,000 Manitobans — almost half of them children — received food each month from Winnipeg Harvest and their local food bank. Winnipeg Harvest relies on donations of money, food and time to get food to those in need. Please join Belgian-Alliance Credit Union in helping Winnipeg Harvest fight hunger. To donate, please call 982-3581 or visit [www.winnipeg Harvest.org](http://www.winnipeg Harvest.org)*

*BACU continues to be a part of the community through the support of charities and organizations. We will continue to seek out opportunities to give back to the community. Being a good corporate citizen is important to us at BACU.*



### Attention members

## Banking system maintenance may disrupt after-hours service in September

Maintenance work on BACU's banking system scheduled to take place in September may result in disruptions to **online banking, telephone banking and ATM functionality**. The work will take place after-hours in order to minimize any inconvenience to members.

All work will happen at night, beginning **Wednesday, September 21**, and is expected to be complete no later than the following **Wednesday, September 28**.

Please contact your branch if you have any questions.

# For a wonderful summer – plan ahead!



*Knowing you've taken the right steps to protect your home while you're away will give you the peace of mind to relax and enjoy every minute of your vacation.*

## Protect your home while away on vacation

When you are preparing for your vacation, remember to protect your home while you're away by doing the following:

- ✓ Make arrangements to have a neighbour, friend or family member check your home regularly, inside and out, to ensure your property safety has not been compromised
- ✓ Cancel newspaper delivery, or have a neighbour pick up your paper, so there's no tell-tale pile at your front door
- ✓ Use a timer for your lights so your house is not left dark for days or weeks on end
- ✓ Leave a radio on
- ✓ Turn your water off
- ✓ Do not post your vacation time on social networking sites
- ✓ Notify your alarm company that you will be away (*if you don't have an alarm system, Belgian-Alliance Credit Union can help with the referral and loan!*)
- ✓ Before your vacation, visit your branch to ensure that your BACU Member Card ATM/debit card will not expire while you're away... and our staff can provide you with information on the best use of your card, including its protection!
- ✓ Notify your credit card issuer of your travel plans — including dates and destination(s) — to further protect your credit, and ensure there's no disruption to your card usage



## Remember to pack your Member Card

Your credit union Member Card is a terrific traveling companion. Because you can use your Member Card for direct debit point-of-sale purchases throughout Canada and the United States — and for cash withdrawals on the CIRRUS worldwide network — you don't need to carry as much cash with you when you travel.

However, keep in mind that whenever you travel it's a good idea not to keep your identification, Member Card, credit cards, travelers' cheques, cash, and other important personal documentation in the same place. That way, if your luggage goes missing, or you lose your wallet or purse, you aren't left with nothing.

## Don't forget about maturing investments

Before you leave on that summer vacation, check to see if you have any investments maturing at Belgian-Alliance Credit Union (or elsewhere) and let us review your investment options. Ask us how to 'ladder' your money to stagger your maturities — and provide you with a better overall rate of return!

BACU rates are *extremely* competitive — be sure to check them out at [www.belgianalliancecu.mb.ca](http://www.belgianalliancecu.mb.ca) > Rates before you even *think* of investing anywhere else.

# Interac offers tips for safer online shopping

Shopping online can be a quick, easy and fun way to avoid the rat race of malls and big box stores. But it also carries with it certain risks if not done safely. The Interac Association recently released several consumer tips to help create a safe, online shopping environment:

- 1. Connect securely** — Before you begin your online shopping, make sure you have a secure, password-encrypted connection and the latest security software installed on your computer. Avoid making online purchases through an unsecured or borrowed Internet connection
- 2. Follow your instincts** — While there are many legitimate online merchants, trust your instincts and avoid making a purchase over the Internet if you have concerns about a specific website.
- 3. Check the URL** — Always type a merchant's website address (URL) directly into your browser instead of clicking on a third party link (such as a link embedded in an email advertisement), which may be a phishing attempt directing you to a fraudulent website. Reputable merchants offer secure browsing, indicated by an https link or an SSL certificate.
- 4. Read the privacy policy** — Once you've selected goods or services to buy online, always check the small print. What is the merchant's privacy policy? Will the merchant withhold any of your personal information? This should be addressed clearly on the website.
- 5. Save a record of the purchase** — Print and file a copy of your receipt, as well as the merchant's terms and conditions, should you need to return the product or consult the warranty.
- 6. Examine your purchase** — Once you receive your purchase, inspect it to ensure it is exactly what you purchased and did not incur damage during shipping.



*The Interac Association has provided a list of tips to make online shopping safer. Among them: make sure you have a secure, password-encrypted connection and the latest security software installed on your computer.*



*URLs that begin with 'http://' are unsecured and can let attackers gain access to website accounts and sensitive information. 'https://' URLs are designed to withstand such attacks and are used to ensure secure online payment transactions*

# Credit unions recognized for customer satisfaction

In terms of general customer satisfaction, credit union members are Canada's happiest bankers, according to a poll of more than 2,000 adults compiled by Forum Research this past March. The poll found that 74 per cent of credit union members across the country report they are "very satisfied" with their financial institution, a score that led all the big banks and was ahead of the national average of 67 per cent.

In terms of service at a branch level, credit unions once again led the way. Eighty per cent of credit union members said they were very satisfied with the level of service provided at their branch, well above the national average of 70 per cent.

Here in Manitoba, credit union member satisfaction numbers were equally strong. Research done early in 2011 revealed 94 per cent of Manitoba credit union members indicated they were either "satisfied" or "very satisfied" with their credit union, and 90 per cent said they considered themselves "likely" or "very likely" to recommend their credit union to a family member or friend.

We at BACU continue to work hard for you, our members/owners, to improve the level of service we deliver. Our primary concern is to continue to provide the exceptional service that you have come to enjoy, and we welcome your ideas on how we can improve to better serve you! Thank you for your continued support in 2011.

## Working to prevent identity theft Free shredding for BACU members on October 15

To provide members with an effective — and free! — means of preventing identity theft, Belgian-Alliance Credit Union will provide **free shredding** of personal documents **at all three branches**, from **10 am to 3 pm** on **Saturday, October 15**. The service, provided by industry leader All-Move Shredding, ensures the complete destruction of documents while you watch, with the resulting waste recycled to minimize environmental impact.

"Documents containing personal information — statements, bills, pay stubs, notices from insurers — tend to pile up," notes BACU CEO Darrell Penner. "Members, quite wisely, don't want to just throw them in with the trash or recycling. The risk of someone stealing their identity is just too great.

"There's real peace of mind in being able to actually be there as your old documents are destroyed," he added, "and we expect this to be tremendously popular with our members."

While shredding will be provided free of charge, members taking advantage of the service are invited to make a donation of cash or non-perishable food items to **WINNIPEG HARVEST**, and will also be asked to complete a brief survey that will help BACU identify opportunities to enhance its product offerings and serve its membership even better.

Free Shred Day will be held Saturday, October 15 at all three BACU branches: 387 Provencher Boulevard, 1177 Portage Avenue and 930 Jefferson Avenue.



*Belgian-Alliance*  
Credit Union 

The **Member Advantage** newsletter is published quarterly to inform members about financial matters and the credit union's activities.

Your comments and story ideas are welcome. Send or bring them to any branch, or e-mail to:

[info@belgiancu.mb.ca](mailto:info@belgiancu.mb.ca) or  
[mail@alliancecu.ca](mailto:mail@alliancecu.ca)

CHIEF EXECUTIVE OFFICER  
**Darrell Penner**

### PROVENCHER BRANCH

387 Provencher Boulevard  
Winnipeg MB R2H 0G9  
Tel 982-3400 • Fax 233-8644  
Mon–Wed 9:30 am–5 pm  
Thur–Fri 9:30 am–6 pm

### PORTAGE AVENUE BRANCH

1177 Portage Avenue  
Winnipeg MB R3G 0T2  
Tel 927-0460 • Fax 927-0461  
Mon–Wed 9:30 am–5 pm  
Thur–Fri 10 am–5:30 pm

### MAPLES BRANCH

101-930 Jefferson Avenue  
Winnipeg MB R2P 1W1  
Tel 927-0450 • Fax 927-0451  
Mon–Wed 9:30 am–5 pm  
Thur–Fri 10 am–5:30 pm

### BOARD OF DIRECTORS

CHAIR  
Remi Brengman  
VICE-CHAIR  
Bohdana Bashuk  
SECRETARY  
Joanne Mercier  
Casey Van Gorp  
Jim Beaulieu  
Bob Seys  
Marcel Daeninck  
Rachelle Needham

