

BEAUMONT  
CREDIT UNION

# moneywise

## Stronger Together!

### *Members voted overwhelmingly in favour of joining Beaumont Credit Union and River City Credit Union*

Two Special General Meetings were held September 10 and 12, and members voted in favour of amalgamation: BCU voted 92% in favour and RCCU voted 100%. The two institutions will come together under the new name ABCU Credit Union, effective November 1, 2018 (pending regulatory approvals).

#### ***Drivers for Change***

The amalgamation was driven by the desire to continue our legacy of providing exceptional value to members. Today's credit unions are faced with many challenges including constant technological changes, increased regulatory requirements, and growing competition. After much investigation, both parties decided that joining forces would be our best opportunity to thrive.

#### ***Benefits of Partnership***

We have everything to gain! Benefits of amalgamation include:

- increased profitability and the ability to expand, which in turn benefits our member-owners
- enhanced products and services, including wealth management
- technological upgrades for a more convenient experience
- more resources to invest in our branches, so that we can continue to offer personalized, in-branch service
- enhanced hours of operation
- preservation of our history and values around community participation and accountability

#### ***Meet River City Credit Union***

River City Credit Union currently serves over 5,000 members at one main branch in downtown Edmonton and two micro branches. Established in 1938, they too have a long history of being closely integrated in their community.



**ABCU**  
Alberta's Credit Union

#### ***Our Leadership***

CEO David Williamson will continue leading the newly formed ABCU Credit Union. The Board of Directors is comprised of four board members from River City Credit Union and five from Beaumont Credit Union and they are: Rick Colwell, Sandra Giesler, Kevin Moore, Brent Trombley, Alice Chalifoux, Roy Eckert, Adam Guiney, Jim Higginson and Robert (Bob) Robinson.

The Amalgamation Agreement is available for all to review online at [www.members-first.ca](http://www.members-first.ca). Thank you for your support, and we are excited for what's to come!



# Meet the front-end team!

We're proud to offer face-to face service for our members. Our front-end staff aim to make your visit as convenient as possible by providing a range of services. They can address most of your needs without having to book you a return appointment. Feel free to ask them about our latest new features and offers too!

Our front end team is invested in the Beaumont community and enjoys getting to know you, their neighbours. We'll always be here to serve, so stop by our branch anytime to learn more.

*Pictured left to right: Tina, Denise, Abida, Alysha, Anna, and Glesie.*



## Blues Run Fun!

The 2018 Blues Run was a great success – despite a bit of wind and rain! Prior to the race we had an obstacle course for the kids and a funky warm-up dance to get everyone pumped for the big run. And of course, Beaumont Credit Union hosted a BBQ to ensure participants had their much-needed calories. Thank you to all our sponsors and volunteers, and to all our runners. We'll see you next year!



## Connecting with our Community

Our staff enjoy connecting with members of all ages. This year we did two more BBQs (besides Blues Run): we fed the grads of Beaumont Composite High School on June 6, and then fired up the grill again on August 27 for a BBQ at our branch.



In June we welcomed the kids of Tiny Tots Playschool for a class field trip at our branch! CEO Dave Williamson helped answer their curious questions as we toured them around our credit union.



Once again our members scoured the Town of Beaumont for hidden cash. Thank you to everyone who participated in our fun summer game! These are your intrepid winners who solved our riddles and found the treasure:



# Chequing Account Upgrades

– thanks to your feedback!

This quarter brought some major upgrades to our personal chequing accounts. The changes were made based member feedback, including requests for free e-transfers and a more consistent fee structure. Take a look at your new chequing account options:

## Personal Chequing Accounts

Summit Chequing	An unlimited account that meets all your financial needs
Frontier Chequing	90 transactions and 2 free e-transfers with a low and predictable monthly fee
Venture Chequing	The perfect account if you do minimal transactions in a month
Explore Chequing	A free and unlimited account for anyone 25 and under
Pay As You Go	A basic account with a per-transaction fee

For more details on our new accounts, stop by our branch or visit [www.beaumontcu.com](http://www.beaumontcu.com).



# Meet the team helping your business

*Meet two of our business specialists. They look forward to getting to know you and your enterprise.*



**Denise Charbonneau** is our Senior Business Banking Associate, front-facing but with a focus on serving businesses. Having been with us for over 20 years, Denise has considerable knowledge that supports our staff as well as Beaumont's entrepreneurs. She'll keep your visit convenient, aiming for comprehensive service and fewer return appointments.



When your situation needs extra attention, **Warren Mendiuk** is a Senior Business Account Manager who provides expert advice. You'll find him outside the office meeting with business owners around town; he'll take time to visit your operation and learn about its challenges. It's high-end financial service – in a down-to-earth format.

*We'll always be your community credit union. Say hello to our team and see the difference!*



## New Card Services

Debit and credit just got better, with these new features:

**Credit Cards:** We've partnered with Collabria to offer a new line of personal and business credit cards. Through Collabria you'll enjoy special features and benefits that are tailored for credit union members. We also now offer VISA, Mastercard, and US credit card options.

**Card Payment Processing:** Business owners can now take advantage of Beaumont Credit Union's card payment processing services. Our merchant solutions are straightforward, customized for your business, and have competitive rates. Give us a call or visit to learn more.

# Festive Savings

We want to make the holidays a memorable and special time – and sometimes that means a few more expenses. From Halloween to Christmas and beyond, here are some tips on how to save money during festive times of the year.

## Dinner

- For big holiday dinners, consider choosing one grocery item to splurge on, and then more economical items or ingredients for the rest of the menu.
- Even if you don't want on all-out potluck, consider delegating some portion of the meal to your guests: appetizers, dessert, wine, etc.
- If you're serving wine, it's cheaper to buy a bulk case or boxed wine.



## Decorations

- See if you can forage for a few accent items from your own backyard rather than purchasing flower arrangements or fake versions.
- Look to Kijiji for used decorations at a fraction of retail cost. Wedding couples sometimes resell decor like cozy lights, centrepieces, wall hangings, and bolts of fabric.
- We know that DIY is a great way to save on costumes, but also consider borrowing costume items from friends and family. Most families have old costumes or props they've held on to, especially for kids.



## Gifts

- Make a gift budget and stick to it, and set aside a bit of money each month for holiday gifts.
- Decide ahead of time what gifts you're buying. People tend to spend more and have fewer options when they make shopping decisions last-minute.
- If you can give yourself enough lead time, shopping online gets you the very best deals on many items!



Robert is helping  
**secure  
your future**



Robert Ter Horst of Credential Asset Management provides our members with long-term financial strategies. Robert offers wealth management and investment planning services, and specializes in retirement and estate planning. If you already invest with another institution, he can provide a second opinion on how those investments are performing. He's pleased to meet with you face-to-face, answer your questions, and determine what financial strategy will help build the future you want.

## Meet Robert

Robert has been building strong relationships in the financial services industry since 2012. He holds a Bachelor of Business Administration (BBA) focused in Accounting, and worked for two major banks before joining Credential. Robert appreciates how credit unions are community-focused and looks forward to guiding members toward their financial goals.

## OUR OWN FOUNDATION



Did you know about the Beaumont Community Charitable Foundation? You can apply for a grant if you are a registered charity in the Beaumont or greater Edmonton area. The foundation focuses on supporting children and youth, seniors, education, community health, financial literacy, the environment, and the arts. "We welcome opportunities to support local organizations that have a positive impact on our community," says David Williamson, Foundation Chair. Visit [www.beaumontfoundation.ca](http://www.beaumontfoundation.ca) for more information.



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## Hours of Operation

Monday–Wednesday .....9:30 am–5:30 pm  
Thursday .....9:30 am–8:00 pm  
Friday .....9:30 am–6:00 pm  
Saturday .....9:00 am–12:00 noon