

BEAUMONT
CREDIT UNION

moneywise

Beaumont Credit Union is READY TO GROW

On March 6, members, staff, and guests came together for our 72nd Annual General Meeting.

Thank you all who joined us to recap the year, which was full of exciting new beginnings.

In his report, Board of Directors Chair Ray Hornbacher applauded the credit union's hard work and results despite continuing economic challenges. We are still feeling the impact of slow economic recovery, with our loan portfolio declining by 9.8%. However, member deposits increased by 7 million, and investments increased from 21.8 million to 43.9 million. Mr. Hornbacher pointed out that this growth validated the advisory focus we conducted with our membership.

CEO David Williamson expanded on this by noting key partnerships and improvements the credit union has made. Over the last year we added CUMIS Insurance to provide for members' home and auto insurance needs, plus Concentra Financial for those looking to make a will or estate plan. We invested more in employee training to extend even better service to members, and launched a major enhancement to our online account platform.

The AGM also celebrated our ties to the community. We were very pleased to support the Beaumont RCMP and the Chantal Bérubé Youth Center, as well as make a \$10,000 donation to the Beaumont Community Foundation.

Recognizing Our Team

The face of Beaumont Credit Union has changed a great deal! Congratulations



were made to Jill Chalifoux, Doreen Bartley, and Denise Charbonneau for three, 10 and 20 years of service respectively. Six new staff joined the team over the last year, and were introduced at the meeting. Finally, we welcomed Marg Bouchard and Simon Belzile to the Board of Directors, and thanked Mike Lowton, Irène Bérubé and retiring Board Chair Ray Hornbacher for all their contributions.

Our outlook is an optimistic one, and we look forward to growing alongside our staff and membership in the coming year!



How to Breathe Easier at Tax Time

Tax season sometimes feels like a scramble, but it doesn't have to. Below are some tips from us on how to make your tax filing and preparation process a little easier.

- If your address or marital status has changed, notify the CRA as soon as possible to prevent tax-time headaches. Your marital status in particular could have a big impact on your taxes.
- Sign up for a free online account with Canada Revenue Agency. Your account lets you track your refund, view or change your return, check your benefit and credit payments, view your RRSP limit, and more.
- If you want to receive your return ASAP, you can use your online CRA account to sign up for direct deposit.
- Get assistance: if you have a modest income and a simple tax situation, you might qualify for free help from a tax preparation clinic.
- Check out the CRA'S tax filing promotional kit for a roundup of useful information, including new and improved credits, new services, and changes to credits and amounts.

TurboTax can help!

Want easier taxes and better returns? TurboTax is a step-by-step guide through your taxes. It even helps you find more deductions! **Beaumont Credit Union Members get 20% off** TurboTax software – sign up so you can breathe easier.



time for an Upgrade

Members, stay tuned for some exciting changes to our chequing accounts.

Over the coming months we'll be transitioning to new chequing accounts that offer more features, giving you more for your money.

Local is more than a place, and there's no better time to enjoy the benefits of a community-led credit union!



Take Charge of Your Money

This year Beaumont Credit Union launched an exciting new service for members: online personal finance management. It comes with your member account and provides a simple and highly visual way to keep track of your money.

What's different? your transactions show up in your online account like usual. But now they can be sorted into categories – food, mortgage, fuel, etc. – that help you analyze your spending. Transactions are sorted automatically, saving you the trouble; however, you can make your own custom categories if you want. Also, your online account now comes with a budgeting tool so you can see exactly how you're doing each month.

Finally, you can oversee your whole financial situation by linking accounts from other institutions, such as mortgage lenders, banks, and trading platforms. All your financial data goes in to one secure place, meaning you don't have to hunt down statements from different places just to get the big picture.

Check out your personal finance management service today! And if you have any questions about it, don't hesitate to talk to us.



Avoiding Fraud

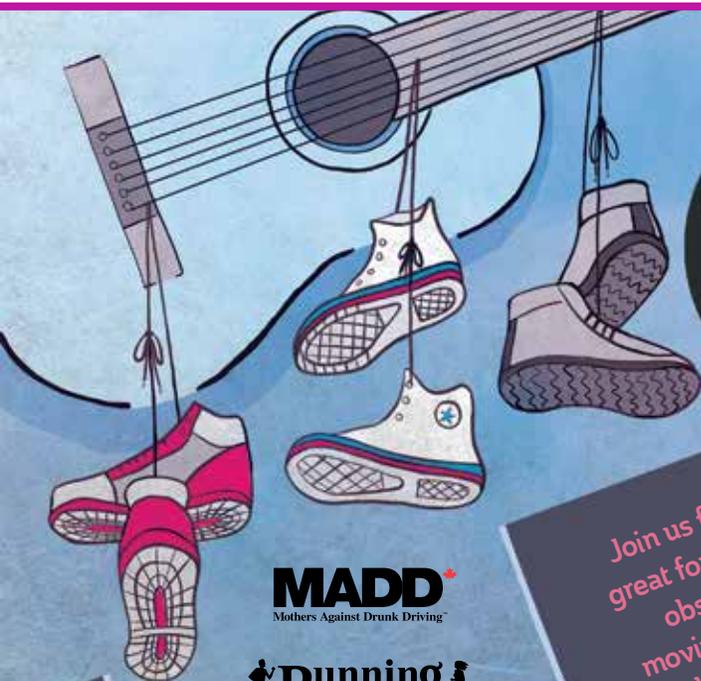
March is Fraud Prevention Month, where Canadians can learn how to recognize, reject, and report all types of fraud. Here are a few ways you can protect your member account, and how we can help too:

Sign up for direct alerts. We'll send an email or text message any time changes are made to your member account, such as when a new bill payee or e-transfer recipient is added. You'll know right away if something has changed without your permission.

Check over your statements regularly for any strange activity. Our personal finance management tool makes it especially easy to see what's going on in your account.

Notify us if you see any suspicious activity with your member account, and report a lost member card or credit card immediately.

Find a secure place to store your important and sensitive financial documents.



JUNE 15, 2018

BEAUMONT AQUA-FIT CENTRE

4:30pm: Kids Obstacle Course
6:00pm: Run or Walk
1.5km | 5km | 10km

Join us for an active evening that's great for kids and adults alike. A fun obstacle course will get the kids moving, followed by a run (or walk) for charity. Plus, everyone can enjoy a free community BBQ set to live music!



Staff Corner

BCU is growing on all sides! We have some new staff on our team, plus some familiar faces helping us in new ways. Here's a quick introduction to who they are and what they're up to. Say hello the next time you visit!

Bernie LeBlanc | Director, Advisory Services

You probably know Bernie – we've been lucky to have him for over 35 years! He is now taking on the duties of Director Advisory Services, which is a new role that replaces the Director of Business Banking and Branch Manager roles. He contributes a wealth of experience and fosters excellent relationships with our members and within the Beaumont community at large.



Tina Sutton | Contact Center Supervisor

Tina oversees our newly-formed Contact Center. She has been with us for almost five years, and is excited to lead an excellent team of staff who will support our members. Tina unwinds by playing sports and taking her family camping.



Denise Charbonneau | Sales Support /Contact Center Inbound Associate

Denise has worked for us for over 20 years, and is embarking on the challenge of supporting our new Contact Center. She loves the ability to form lasting relationships with both members and co-workers. When she's not with her "work family", Denise enjoys spending time with her own family and six grandkids.



Abida Kahlon | Financial Services Officer

Abida has worked with us for eight years. In her new role she'll continue to help members find financial solutions, which is one of her favourite parts of the job! Abida also enjoys our team environment and is proud of the great service everyone provides.



Shannon Miller | Retail Account Manager

After working for another financial institution in a variety of sales and service roles, Shannon brings us her customer relationship expertise. She'll be helping our members navigate their finances and hopefully work toward their dreams! Shannon likes to camp in the summer plus cheer for her family when they race sprint cars.



Robert Ter Horst | Retail Account Manager

Robert joins us after working as a financial advisor. He appreciates how our credit union is community-focused, and will be helping members work toward their financial goals. When he's not working, Robert enjoys snowboarding and golfing.



Zachary White | Accounting Associate

Zachary is attending Concordia University while working part-time for us. His main focus is accounting, though he's contributed to many projects so far. Zachary finds that being part of a cooperative and getting to know everyone on the team is a very rewarding part of the job!



Alysha Grolway | Contact Center Associate

Alysha recently graduated from Concordia University with her Management degree. She was drawn to our friendly atmosphere and looks forward to her day-to-day interactions with members. Outside the office Alysha enjoys her dogs as well as skiing and mountain biking.



Anna Talbert | Financial Services Associate

Anna brings us her cheerful and outgoing demeanor plus experience working for a financial institution as well as a home builder in Devon.



James Swiniarski | Financial Services Associate

James is currently a Commerce student at MacEwan University and will be assisting us part-time. In his free time he likes to travel.



Happy Retirement to Maria Potts and Arlene Joly! Maria served as a Retail Account Manager and was with us for 21 years; Arlene assisted as Retail Sales Support and was with us for 20 years.



Phone: 780-929-8561 | Fax: 780-929-2999
Toll-Free: 1-888-929-7511
Lost Mastercard: 1-800-561-7849

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f @beaumontcu

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Hours of Operation

Monday–Wednesday9:30 am–5:30 pm
Thursday9:30 am–8:00 pm
Friday9:30 am–6:00 pm
Saturday9:00 am–12:00 noon

5007-50 Avenue Beaumont, Alberta T4X 1E7