

DOLLAR & SENSE

www.nelsoncu.com

a newsletter of Nelson & District Credit Union

Pg 1. CEO Report | Pg 1. ICU Day | Pg 2. The YES Camp | Pg 2. Did You Know? | Pg 2. In Your Community

Fall Edition

Greetings From Your New CEO



Tom Murray - CEO

Hello fellow members! This is my first opportunity to connect with you through our quarterly newsletter, Dollars & Sense, in my new role as CEO of your Credit Union. I'm looking forward to getting to know you better and you getting to know me...I'll go first!

My name is Tom Murray and I have worked for Nelson & District Credit Union for over 11 years, and during that time had the opportunity to learn so much about the credit-union system, our Credit Union, our communities and our members. In my last role as Operations Manager, I was fortunate to have the leadership and guidance from my predecessor, Doug Stoddart, who had 40 years in the banking world and 24 years leading NDCU. Doug is now enjoying a well-deserved retirement from the credit-union system where he served from a local to an international level.

My educational background is in finance and economics, and I started at the Credit Union as a commercial lender. I'm passionate about community, and have been a volunteer for the Osprey Community Foundation, Columbia Basin Trust, City of Nelson, Nelson Youth Soccer, Nelson Waldorf School and Whitewater Ski Team. I love living in this small mountain community in the Kootenays, and consider myself fortunate to have the opportunity to raise my children here.

Over the past couple of months your board of directors and management team have been discussing the strategic priorities of NDCU for 2017. There are three things we believe are critical for the long-term success of Nelson & District Credit Union:

1. Employee Engagement – Our employees are our most important asset, and we want them to feel valued and engaged in their work.

2. Growth – Our expenses grow every year. Without growth in members, loans and deposits, NDCU will have difficulty staying ahead of our costs.

3. Operational Efficiency – We need to become more efficient, not only to cut down on costs, but also to serve you, our members, better.

We are currently working on some initiatives for 2017 to meet these priorities. I look forward to providing you an update in our next newsletter in December.

Regards,

Tom Murray, CEO



International Credit Union Day is in October

On Thursday, October 20, 2016, credit unions and credit union members around the world will celebrate International Credit Union Day, an annual event to commemorate the credit-union system's impact and achievements globally, nationally and in local communities. Come and celebrate at your community branch.

Since 1948, International Credit Union Day has been celebrated. Each year, the international event affords the opportunity to remember the proud history of credit unions' and promote awareness of and support for the difference. This year's theme, "The Authentic Difference," celebrates what makes credit unions truly unique.

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A Nelson & District Credit Union **100 mile mortgage** secures you a **great rate** on your mortgage. You also have **comfort** knowing **decisions are made locally** and you will **feel good** seeing your **community benefit** from your **choice**.

*Terms & conditions apply. Visit nelsoncu.com/100milemortgage for more details.

The YES Camp Experience

Lake Cowichan is the setting for a youth leadership camp on Vancouver Island. Each year your Credit Union sponsors youth from our area to attend the camp which helps to build communication, leadership and co-operation skills in young people aged 14 - 18. It's known as the YES camp and over the years we have always been pleased to hear the "happy camper" stories from those who have attended. This year was no exception.

Georgia Bonderud said, "The week I spent at the YES camp was absolutely amazing! Along with having a wonderful time, I learned such things as, how easy it is to make friends ... and how to solve a conflict without hurting others in the process."

Sarah Shah also attended the camp this year and she indicated, "This week was filled to the brim with fun and learning. I learned how to be a leader ... I enjoyed being part of this community."

Chantal Johnson shared that, "The YES camp is a great community of people that I was honoured to be a part of. I will always remember the things I learned and people I met."

The campers made a point of thanking us for the opportunity they had to go, and we thank our members for making it possible to support such worthwhile endeavours for our younger members.

If you would like more information about the camp, and how you or someone you know could be sponsored next year, please contact Tom Atkins at Nelson & District Credit Union. He can be reached at 250.352.7207 or by emailing him at tatkins@nelsoncu.com. You can also visit www.theyes.ca to learn more about this co-operative leadership camp.

Did you know?

- NDCU still sends over 150,000 sheets of paper each year to our members. Ask us today about suppressing your mailed paper statement and accessing your FREE and secure eStatement online.

- NDCU members may qualify for the FREE BC Training & Education Savings Grant for a child's education. Ask us today about RESP's.

- NDCU members can support the success of the Credit Union by utilizing the services of our subsidiaries that are jointly owned with other credit unions in the Kootenay region:

- 1) Kootenay Insurance Services Ltd.
 - business, home, auto, recreation, travel
 - www.kootenayinsurance.ca
- 2) NDCU MoneyWorks
 - financial and life planning services
 - www.nelsoncu.com/MoneyWorks



NDCU Is Out And About In Your Community



Nelson co-op's prepare for a Random Act of Co-operation.



Supporting World Elder Abuse Awareness Day.



Riding along with the Nelson Electric Tramway Society on Canada Day.



Community-wide support from the Rossland Branch.



Supporting the volunteers of the NPD Restorative Justice Program.