

DOLLAR & SENSE

a newsletter of Nelson & District Credit Union

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A Fine Fall Edition

Good News

Canadian credit unions receive record nine awards, including the coveted Customer Service Excellence Award from IPSOS for 11th year running

Among all financial institutions, Canadians ranked credit unions first in overall Customer Service Excellence and Branch Service Excellence for the 11th consecutive year. Credit unions were also awarded sole honours for the Values My Business award for the eighth year in a row.

In total, Canada's credit unions received a record number of nine awards through the annual 2015 Ipsos® Best Banking Awards in the following categories:

1. First for Customer Service Excellence (11th consecutive year)
2. First for Branch Service Excellence (11th consecutive year)
3. First for Values My Business (eighth consecutive year)
4. Winner (tied) for Products & Services Excellence;
5. Winner (tied) for Financial Planning and Advice (eighth consecutive year)
6. Winner (tied) for ATM Banking Excellence;
7. Winner (tied) for Online Banking Excellence
8. Winner (tied) for Live Agent Telephone Banking Excellence (third consecutive year)
9. Winner (tied) for Automated Telephone Banking Excellence (third consecutive year)



ICU Day Is Thursday, October 15

On October 15, 2015, credit unions and credit union members around the world will celebrate International Credit Union Day, an annual event to commemorate the credit union movement's impact and achievements globally, nationally and in local communities.



This year's theme, "People Helping People. Our Co-op Advantage" embraces the long-standing credit union philosophy. Credit unions are recognized as a force for positive economic and social change and have provided significant value in both developed and emerging nations.

International Credit Union Day is sponsored by World Council of Credit Unions, the international trade association and development agency for credit unions, as well Credit Union Central of Canada, the Canadian national trade association for credit unions.

In honour of this special day, Nelson & District Credit Union invites its members in Nelson, Rossland and on the East Shore to come out and be part of the celebration.

Doug Stoddart, CEO of Nelson & District Credit Union said, "We have been able to support our communities with a variety of financial products and our sponsorship program because our members have been loyal to us. ICU Day is a way for our Credit

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ICU Day (continued)

Union to say thanks to the membership and for our members to celebrate." Refreshments and giveaways will be available at all our branches on Thursday, October 15. International Credit Union Day is a special way of recognizing the benefits of being part of a financial co-operative and our members in Nelson, Rossland and on the East Shore can join in the festivities that will be going on around the world!

In Canada, Co-op Week is celebrated to coincide with International Credit Union Day, which is marked annually on the third Thursday of October. This year, the week of celebration will take place October 11-17, 2015. This celebration is an opportunity for members to help celebrate the positive impacts that co-ops make in their communities.

Credit unions are co-operative financial institutions, owned and controlled by their members. They provide an effective and viable alternative to commercial banks and other financial institutions for over 217 million members in 105 countries worldwide. Currently, about one out of every three Canadians belong to a credit union or caisse populaire.

We are Pleased to Now Offer Interac® e-Transfer

Interac® e-Transfer is a simple and secure way to transfer Canadian funds using a computer or mobile phone. All you need is the recipients email address or mobile phone number, as an email or a text message notifies the recipient that money is waiting for them to be deposited in to a Canadian financial institution.

It's Handy.

You can use a computer or mobile phone to send or receive money by email or by text.

It's Easy.

There is no need to set up any new accounts, usernames or passwords. As long as the recipient has an online bank account, a mobile phone number or an email address, that is all you need to send and receive money.

It's Safe.

When you send or receive money with an Interac® e-Transfer by email or by text, the money never travels with the message. The recipient gets a link to transfer the funds using their own banking login and a security question to answer, that you and the sender agree upon.

It's Quick.

The recipient is notified by email or by text within 30 minutes of the sender initiating the Interac® e-Transfer.

Some Community Investments for 2015



Start of the ground-work for the Nelson Commons development project.



Supporting Nelson Social Planning Action Network.



Tax preparation assistance.



Sponsorship funds give Ward St. Place a boost to assist with affordable housing.



Nelson Electric Tramway Society offered Free Rides on Canada Day!

Nelson & District

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