



# Christian Credit Union Ltd. DIFFERENCE

Spring 2003



## Introducing our new Lethbridge Branch!

We're excited! The Christian Credit Union now has 2 locations to better serve our members with the opening of our Lethbridge branch. The Christian Credit Union has purchased the operation of the Dutch Canadian Savings and Credit Union who have been providing limited service to the Lethbridge area for many years. Our new location is across the avenue from Sven Ericksen's Restaurant at 1619 Mayor Magrath Drive South. The site features excellent parking, good access and room for growth.



This initiative is intended to provide better and more service to many new and existing members of the Reformed Christian community in the Lethbridge area. This includes providing a full suite of banking services such as personal loans, mortgages, commercial and agriculture financing. Another key initiative is supporting the Reformed Christian community in the Lethbridge area. We have already had the opportunity to sponsor recent events including the Alberta Men's Choir Concert and a Youth With A Mission (YWAM) Mexico trip.

Watch for special events throughout the year including the Lethbridge Loan Sale (refer back page of this newsletter for more details or log on to [www.christiancu.ca](http://www.christiancu.ca)). If you have friends and relatives in the Lethbridge area, let them know about the Christian Credit Union difference. Jake and his staff can be reached at (403) 328-0711.

## STAFF PROFILES



*Clockwise: Jake, Gerda, Barb & Alice*

### **Gerda Grisnich Member Service Representative**

Gerda is a people person who enjoys helping members in whatever way she can. She is looking forward to using the experience she has gained working for another Alberta based financial institution to serve the members of the Christian Credit Union. Gerda hails from Picture Butte, Alberta and is an active member of Bethel Free Reformed Church in Monarch, Alberta. She also serves as Board secretary and school auxiliary volunteer for Providence Christian School in Monarch. As a kidney transplant recipient, Gerda volunteers for the Kidney Foundation of Canada, serving as area captain and canvasser. Gerda has a daughter in grade 10.

### **Jake Appelhof Branch Manager**

Jake brings knowledge, experience and personality to his position as Branch Manager. Jake has over 35 years in the banking and financial industry, having held managerial positions with a major Canadian Trust Company. He also was a Mortgage Planning Specialist with one of Canada's largest mutual fund companies. He is married with one son who attends Immanuel Christian High School. Jake has just completed a term as elder at First Christian Reformed Church in Lethbridge.

### **Alice Nicholson Office Supervisor**

When Alice heard of the plans for the Lethbridge branch, she jumped at the opportunity to move from Edmonton to Lethbridge as the Office Supervisor. Alice is one of those people who seem to know what to do to keep an operation running smoothly and efficiently and will be missed in Edmonton. She has over 20 years of experience with the Christian Credit Union and has expertise in systems and problem solving. Alice is known for her volunteerism and various organizations in Edmonton are also missing her skills and abilities. Alice has a daughter in grade 2 who attends Immanuel Christian Elementary School.

### **Barb Vanderwal Member Service Officer**

Barb personifies service to her community and is also very active in Trinity Reformed Church of Lethbridge. Barb has been serving as General Manager of Dutch Canadian Savings and Credit Union for 10 years and she will be able to continue her service to members in her position as a Member Service Officer of the new Lethbridge branch. Barb's service to the community includes being a church organist, librarian, youth leader and Ladies Auxiliary member of Immanuel Christian School. Barb and her husband Gerry have 4 children.

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DO A FAVOUR, PASS ON THIS NEWSLETTER.

## General Manager's Message



**Peter Lindhout**  
General Manager

One thing that is constant is change. We have been encountering much of it over the past year with our 50th Anniversary celebration, the opening of our Lethbridge branch, hiring additional staff, adding services and the creation of the Christian Credit Union web site. Further initiatives are still to come - we will keep you posted.

We're excited about the possibilities that exist in Lethbridge. Over the past decade or so, we have been asked numerous times to open a branch in

Lethbridge. We have now been blessed with the right set of circumstances to make the investment in that community and we hope that we are correct in our assessment of the business potential of the Lethbridge area.

Jake Appelhof, Branch Manager, and the staff are motivated and eager to assist our existing and new members. If you live in Lethbridge or have friends or relatives in the area, be sure to let them know about the benefits of Christian Credit Union.

As spring arrives, we give thanks for the many blessings over the past year and look forward to warmer weather (and the upcoming golf season). With rapid growth comes the challenge of providing the same or better service levels that our members have come to expect. As we accept this challenge, please express any concerns that you may have by emailing ([plindhout@alberta-cu.com](mailto:plindhout@alberta-cu.com)) or contacting me at (780) 426-7165 or toll free, out of Edmonton 1-877-426-0506. We appreciate the support of you, our valued member-owners and look forward to being of service.

## Christian Credit Union hosts Christian school students

Kindergarten students from Parkland Immanuel Christian School and grade 1 students from Edmonton Christian School - McQueen campus attended the Christian Credit Union for branch tours. The tours included counting money, making deposits and getting locked in the vault. Students were treated to a pizza lunch at their school on the day of their tour and donations were made on behalf of the students to Manna, a society for world relief and the Canadian Wildlife Federation. **Idelle Peters**, Administrative Assistant did an excellent job organizing the events. **Thanks Idelle!**



Counting money with Lyda Uitvlugt, Member Service Representative



Trapped in the vault



Looking for money - chocolate loonies!

## Homebuyer's Seminar a Success

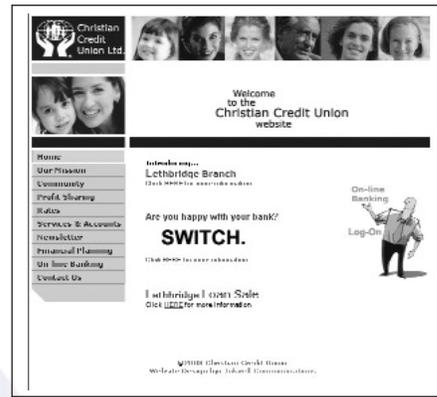
On April 20, 2003, potential mortgagees attended a Homebuyer's Seminar entitled "A Step by Step Guide to Buying Your First Home". The seminar was hosted by Jim Hummel, CFP, Business Development Officer. Guest presenters were **Jason Van Doesburg**, Barrister and Solicitor, and **Henry Stiksmas**, Realtor, Sutton Group - Challenge Realty. Participants indicated that they found the information provided to be helpful as they prepare to buy their first home. The \$5 seminar fee collected from each participant was donated to Rehoboth Christian Ministries.



## Introducing...www.christiancu.ca

Christian Credit Union is now on the World Wide Web! It's like opening a 3rd branch, this time a virtual one. Members and potential members from around the world can now log on and obtain a variety of information. The home page allows you to access your accounts, find out how to **SWITCH!** your day to day banking to the Christian Credit Union and obtain information about the new Lethbridge branch and the special Lethbridge Loan Sale promotion. The site also provide links to community involvement, financial planning, services & accounts and current interest rates.

**Log on today!**



## 50th Annual General Meeting - Highlights

On January 31, 2003, the Christian Credit Union held its Annual General Meeting at West Edmonton Christian School. Over 150 members and invited guests attended the event which featured a delicious buffet put on by the Fabulous Food Force. The meeting covered upcoming Lethbridge plans and changes to the Christian Credit Union bylaws.



Wilbur Woudstra, President of the Board of Directors, laughs it up during the Annual General Meeting



Mrs. Olthuis & Mrs. Wierenga, member #1



Barry and Elizabeth Saipé anticipating the event



Jim Cupido, violin and Jack Talman, piano entertain guests



Members enjoying each other's company

## Staff Accomplishments

For having the top sales of term life insurance among Credit Union employees in Alberta, **Jim Hummel**, Certified Financial Planner and Business Development Officer, received an award from Academy Alliance.

Member Service Supervisor, **Susanna Kleefman** and Office Supervisor, **Teresa Vanderkooi**, have completed the course "How to be an effective supervisor" at Grant McEwan Community College in Edmonton.

**Jackie Rudyk**, Loans Officer, scored the highest mark on "Fundamentals of Accounting" course offered through NAIT.

Commercial Loans Officer and Corporate Counsel, **John Veldkamp**, completed the Credit Union of Institute of Canada's "Agriculture Lending" course obtaining one of the highest marks of participants across Canada.

*Congratulations to all our staff on their effort and commitment in providing better service!*



**Call us today!**  
**Edmonton (780) 426-7165**  
**Lethbridge (403) 328-0711**  
**www.christiancu.ca**



## Lethbridge Loan Sale

*To celebrate  
the grand opening of OUR  
**LETHBRIDGE BRANCH***

**Earn up to ½% discount on a  
Christian Credit Union personal loan**

*Loan sale available in Lethbridge and Edmonton*

**\*\*Loan sale ends June 30, 2003**

## PLANNER'S CORNER



### **TRAVEL, TRAFFIC AND TURBULENCE\***

It's been a difficult three years for investors. For safe and secure investors, interest rates have been at historical lows. For more aggressive investors, most equities have performed poorly. How do we stay the course in these volatile times?

**Jim Hummel, CFP**

**TRAVEL:** Planning your financial future is like planning a trip. Suppose you decide to drive across Canada to Halifax. You can get in your car and start driving east and eventually you will probably end up in Halifax. If you had a map, you could get there quicker and maybe even enjoy yourself. The same principle applies to your financial destination. Even if you have some idea as to where you want to go, a good financial road map should get you there faster with less stress and a lot less risk of failure.

**TRAFFIC:** Sticking to your financial plan is like driving on the highway at rush hour. Many of us have gotten stuck in traffic. You're in the right lane at a complete stop and it seems like the left lane is moving briskly. Your inclination is to switch lanes and the moment you get there, the lane stops and the one you were in starts moving. The fact is by picking a lane and sticking with it, you will probably get to your destination faster and even if you don't save time, you'll have less stress and fewer accidents. If there is an accident or another good reason to switch, you should definitely switch lanes. The same principle holds true for investing. Plans should be reviewed regularly and portfolios rebalanced to ensure you're in the right lane. Aside from that, we should resist the temptation to switch.

**TURBULENCE:** Volatility or turbulence is the trade off in order to get where you want to go. Let's say you want to go to Halifax. You can drive from Alberta to Halifax but it will take you 80 hours. Another option would be to fly, a faster and less expensive option. Half way through the trip your plane hits turbulence. Experienced flyers already have their seat belts buckled and shrug off the turbulence. First time flyers may panic and some would like to bail out if they could find a parachute. They may never make it to Halifax, but at least they believe they would survive. Investing is like flying, to get where you want to go you must put up with some turbulence.

For more financial planning articles written by Jim, log on to [www.christiancu.ca](http://www.christiancu.ca). The web site also features over 25 financial planning calculators to help plan for your success.

\*Many of the ideas were borrowed from Kim Butenbuis and Dan Richards formerly of Marketing Solutions.

## **Christian Credit Union Wants You!**

The Christian Credit Union, Edmonton branch, is looking for a full time, self motivated person in the loans or member service area. The position will be tailored to the skills and abilities of the individual. If interested, please submit resume by fax (780) 426-2313 or email [plindhout@alberta-cu.com](mailto:plindhout@alberta-cu.com).



Visit, call or write us at:

### **Christian Credit Union Ltd.**

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1-800-307-8353

Internet banking: [www.christiancu.ca](http://www.christiancu.ca)  
email: [christianmemberservice@alberta-cu.com](mailto:christianmemberservice@alberta-cu.com)