



Christian Credit Union Ltd. **DIFFERENCE**

Fall 2004



EDMONTON BRANCH MOVE-IN DATE **OCTOBER 8, 2004!**



DO A FRIEND A FAVOUR, PASS ON THIS NEWSLETTER.

Construction is on schedule and the movers have been booked. Moving date to the new Edmonton location is set for Friday, October 8, 2004. The new branch will be opening its doors on Tuesday, October 12, 2004 after the Thanksgiving long weekend.

Our new address will be 13504 - 142 Street NW, Edmonton, AB T5L 4Z2. Telephone, fax and email addresses will remain the same.

The new branch features more and better parking, handicapped access (no stairs!) and a safer neighborhood. About a quarter of the building is available for lease. This space will allow for future expansion as the Christian Credit Union continues to increase services and staff to meet the needs of our growing membership.

Grand Opening week starts December 6, 2004 and will feature several grand opening

specials including a loan sale, Switch! day-to-day banking services and give-aways to celebrate the move. Watch for your invitation in your October bank statement or log on to www.christiancu.ca for more information.

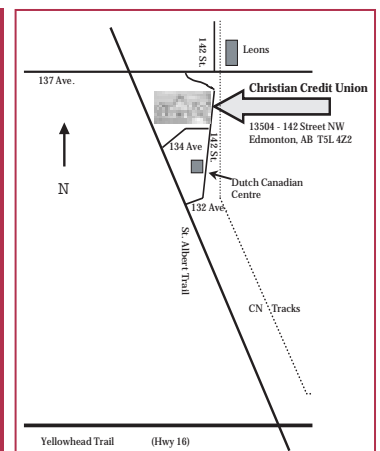
We look forward to seeing you at the new location. Thank you for your support!

MOVING SCHEDULE

Friday,	October 8, 2004	Moving Day - CLOSED AT 12:00 NOON
Saturday,	October 9, 2004	Closed
Monday,	October 11, 2004	Thanksgiving Day - Closed
Tuesday,	October 12, 2004	***OPEN @ NEW LOCATION** 9:30 AM - 4:30 PM

GRAND OPENING WEEK STARTS DECEMBER 6, 2004

RIBBON CUTTING CEREMONY - DECEMBER 7TH @ 10:30 AM



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General Manager's Message



Peter Lindhout
General Manager

Within 2 weeks we will be at our new Edmonton branch location. This event culminates a two-year process which started with a needs assessment, then planning, construction and on October 8, moving. Although we have had 37 good years and a lot of good memories at our branch on 107 Avenue, we have outgrown our building. The new location will allow us to better serve our growing membership and has plenty of room for future growth. We look forward to seeing all our members at the new location, especially during Grand

Opening Week starting December 6, 2004. A Ribbon Cutting Ceremony is planned for December 7th @ 10:30 AM.

Along with a new location comes another change. Jack Vandermeij, custodian of the Edmonton branch for 26 years, has announced his retirement. Thank your Jack for your years of faithful service and your strong support of the Christian Credit Union. We wish Jack and Nanda God's blessing as they enjoy their retirement traveling and enjoying their grandchildren.

Thank you for your support of the Christian Credit Union.

Staff Updates!

Carolyn Wallish, part-time Loans Officer, Edmonton branch, celebrated her 15th Anniversary at the Christian Credit Union on May 15, 2004. The event was marked with flowers and cake. Thank you Carolyn for helping out many members with their loan and mortgage needs.

Jake Appelhof, Branch Manager, Lethbridge branch, made two presentations at Immanuel Christian School in Lethbridge in May, 2004. Jake's presentations were to Grade 11 Mathematics and to Career and Life Management (CALM) classes. The

presentations provided information about banking and financial services, differences between banks and credit unions and the uniqueness of the Christian Credit Union.

Edmonton branch is pleased to welcome Dave Klingenberg as a Loans Officer Trainee. Dave graduated in the Spring 2004 from the King's University College in Edmonton with a Bachelor of Commerce degree. Dave was born and raised near Woodstock, Ontario. In July, 2004 Dave married Julia Slomp.



DID YOU KNOW?



1300 users logged onto www.christiancu.ca in August, 2004. Find out what you are missing...log on today!

Staff Profile: Edie deVries

The cheerful greeting many of our members receive when they come to visit the Edmonton branch is that of Edie deVries. Edie started working at the Edmonton branch in May 1995 and is a Member Service Representative. Edie enjoys working with the staff and members of the Credit Union - even the members who come in right at closing time.



Edie has been blessed with three children and five grandchildren. On February 14, 2004, Edie married Bert deVries. Her hobbies include golf (and she receives lots of value if you compare strokes per dollar spent), camping and reading.

Thank you Edie for your smile and enthusiasm!

Want to be more involved in the Christian Credit Union?... Volunteer!

The Christian Credit Union is a growing and dynamic organization serving the needs of the Reformed Christian Community. Would you or someone you know want to play a more active role? You're invited to volunteer for the Board of Directors or Lethbridge Advisory Committee.

If you would like to be involved or would like to nominate another member, please submit names c/o Election Committee to either Christian Credit Union branch by November 1, 2004. To find out more about volunteering, contact Peter Lindhout, General Manager at (780) 426-7165 or out of town, toll free 1-877-426-0506. More details will follow in the Christmas issue of the Difference newsletter in-branch voting and annual meetings.

Involved in Our Community!

Scholarship Winners!

Spencer Nydam wins J.A.J. VanGinhoven Scholarship

Spencer Nydam was presented with the J.A.J. VanGinhoven Scholarship at Edmonton Christian High School's graduation ceremony. During high school, Spencer excelled in math and sciences and maintained over an 80% average. Spencer is currently attending King's University College and is enrolled in the Science program with an emphasis on chemistry.



The \$500 scholarship is provided annually to an Edmonton Christian School graduate in honour of the late J.A.J. VanGinhoven, a strong supporter of Christian education and the General Manger of the Christian Credit Union from 1959 - 1987.

Parkland Immanuel Christian School's Scholarship Winner Jasmin Ostermeier



Jasmin Ostermeier won the \$500 scholarship presented annually to a graduating student at Parkland Immanuel Christian School based on academic standing and career goals. Jasmin was involved in leadership, drama and high school sports while maintaining a high average.

Jasmin is currently attending Grant McEwan Community College in Edmonton where she is enrolled in the Bachelor of Education transfer program.

Raymond Olthuis wins King's University College Scholarship

The \$500 King's University College scholarship is presented to a student based on career choice, Christian commitment and financial need. Raymond Olthuis is the winner of the scholarship in 2004. Raymond is in his final year of his Bachelor of Commerce program at King's and is a Christian Credit Union member

Rehoboth Christian Ministries purchases duplex in Calgary

To meet the growing needs of its clients with disabilities in the Calgary Region, Rehoboth Christian Ministries purchased a duplex in Calgary for \$255,000 located at 1425 - 43 Street SW. The duplex "makes room" for 4 individuals with physical and mental disabilities. Through member deposits, the Christian Credit Union was able to provide \$191,250 in financing at a reduced charity loan rate.



First Christian Church of Rocky Mountain House completes renovations

The "old" church was torn down and a new office structure is in the process of being completed. The cost of the project was over \$136,000; the Christian Credit was pleased to assist with \$70,000 in new financing.



New gym - new score clock



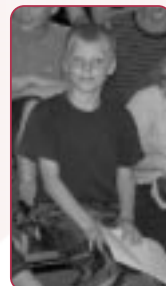
The Christian Credit Union recently donated a new score clock to the Senior High campus of Edmonton Christian Schools. A major renovation and new gymnasium were completed in Fall 2003.

14th Annual Christian Credit Union Rehoboth Annual Golf Classic

A windy and sunny day greeted a full slate of 156 golfers who participated in Rehoboth's Annual Golf Classic held June 5, 2004 at the Stony Plain Golf Course. Although no one won a Hole-in-One, a good time of fellowship was had by all and over \$24,000 was raised. The Christian Credit Union is honored to be the title sponsor of the event. Rehoboth also holds similar tournaments in Lethbridge and Calgary, also sponsored by the Christian Credit Union.



Miles deVos wins Fat Cat jelly bean counting contest



Miles deVos, grade 3 student at Parkland Immanuel Christian School, Edmonton was the grand prize winner of the Fat Cat® jelly bean counting contest. Students could enter the draw if they made a deposit to their Fat Cat® account while a Member Service Representative was visiting their school. For his correct guess, Miles received a \$100 term deposit. Congratulations Miles!





PLANNER'S CORNER

PREVENTING IDENTITY THEFT

A growing phenomenon is identity theft, a process were a thief tries to glean as much personal or financial information as possible from unsuspecting individuals.

Jim Hummel, CFP

With a name, date of birth, Social Insurance Number or a credit card number, a thief can run up thousand of dollars in fraudulent charges. The victim is left with a ruined credit history and the time-consuming and complicated task of regaining financial well-being.

On average it costs a victim \$1,173 and 175 hours (that's more than 21 - 8 hour days!) to get their credit straightened out. Some of our members have been victims of identity theft or you may know of someone who has.

Below are some steps you can take to prevent identity theft:

- Don't give out personal information or account numbers to anyone until you have confirmed the identity of the person asking for it. You should also ask how the information will be used and whether it will be shared with anyone else.
- Buyer beware! If the deal is too good to be true it probably is. Avoid high pressure sales pitches such as pre-pay, winning prize or foreign official (eg. Nigerian) scams where money must be sent first before receiving a prize.
- If you have several debit cards and credit cards, carry only the ones that you need. Generally, there is no need to carry your Social Insurance Card and Birth Certificate in your wallet. Leave these cards at home in a safe place or in a Christian Credit Union Safety Deposit Box.
- Consider keeping your withdrawal limits low on your debit cards and reduce limits on your credit cards.
- Photocopy the contents of your wallet or purse (front and back) and store the information in a safe place. If you happen to lose your wallet or your purse is stolen, you then have quick access to phone and account numbers to cancel your cards.
- Do not sign your Christian Credit Union MemberCard®/DebitCard and credit cards—instead write "REFER PHOTO ID." By doing this you are preventing a thief from being able to copy your signature, however, you then need to be prepared to show photo identification such as your Driver's License every time you make a purchase.
- Keep your eye on the prize. Try not to let waiters, sales clerks or gas-station attendants disappear from view with your credit card or debit card. Crooks can use a card reader to copy the information from your card's magnetic strip, a process knowing as "skimming"
- Memorize your Personal Identification Number ("PIN") - do not keep your number with your MemberCard® DebitCard. Never disclose your PIN to anyone and when selecting a PIN, never use obvious information.
- Use your hand or body to shield your PIN when conducting transactions at the point-of-sale.
- Invest in a shredder (less than \$100) to shred any document which contains personal information. At minimum, tear documents into tiny pieces prior to discarding. Shred all junk mail credit card offers.
- Check your credit card receipts and Credit Union statements to make sure the transactions belong to you and not to someone else.
- Check your credit report so you're aware of any charges or unusual activity. Credit information can be obtained once a year at no charge from Equifax

at www.equifax.ca/1-800-465-7166 or Trans Union Canada at www.tuc.ca/1-800-663-9980.

- Guard your mail from theft. Promptly remove mail from your mail box and notify Canada Post to hold your mail if you're going to be away for some time.
- Pay attention to your billing cycles. Follow up with creditors if your bills don't arrive on time. A missing credit card bill could mean an identity thief has taken over your credit card account and changed your billing address to cover their tracks.
- Consider leaving vital statistics such as birth dates out of obituaries in newspapers. Thieves have been known to use the information to create a false identity.

Special precautions for computer and Internet users...

- Protect your computer with good firewall and anti-virus software.
- Take advantage of technologies that enhance security and privacy when using the Internet, such as digital signatures and data encryption.
- Avoid posting personal information on publicly accessible Web sites and on-line bulletin boards.
- Use strong passwords and avoid words that are easy to guess. A combination of letters and numbers makes it difficult for a thief to guess the correct code. Don't use the same password for different sites and don't store passwords in your computer.
- Be wary of on-line offers from Web sites you don't know and trust.

Take action immediately if you are a victim of identity theft by...

- Calling the Christian Credit Union during regular office hours or after hours at 1-800-LOST111 if you suspect you have been a victim of identity theft or if there is unusual activity in any of your accounts.
- Change your PIN immediately.
- Call or visit the police and file a report. Ask for a copy of the police report.
- Contact each credit grantor who has allowed a fraudulent account and tell them you did not open that account. Have them close these accounts.
- Document all the contacts you make along with dates, names and phone numbers.
- Contact the credit bureaus to view and correct any fraudulent information. Have them place a fraud alert on your file. This alert informs any company that checks your credit that your information was stolen and they have to contact you by phone to authorize new credit.

Unfortunately, there is no sure way to prevent identity theft. Being vigilant with your personal information is the best prevention.

The material for this article was gleaned from several sources publicly available. For additional life planning articles written by Jim, log on to www.christiancu.ca and click on Financial Planning.



EDMONTON:
New Address October 12:
 13504 - 142 St. NW
 Edmonton, AB T5L 4Z2
 Tel: (780) 426-7165
 Toll Free: 1-877-426-0506
 Fax: (780) 426-2313

LETHBRIDGE:
 1619 Mayor Magrath
 Dr. S.
 Lethbridge, AB T1K 2R4
 Tel: (403) 328-0711
 Fax: (403) 329-3678

Visit, call or write us at:
Christian Credit Union Ltd.
 Telephone banking (TeleService®):
 1-800-307-8353
 Internet banking: www.christiancu.ca
 email: christianmemberservice@alberta-cu.com