



# God promises to give you **hope** and a **future.**

- Jeremiah 29:11

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### In This Issue:

- Update from John Veldkamp, CEO
- Board of Director Nominees
- West Meadows Baptist Church
- Saving for Short and Long-Term Goals
- New Digital Banking Experience

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PM 43554019

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# Update From the CEO

by John Veldkamp

I am writing this message on the evening of December 8. Today our Alberta government announced stricter public health measures for the next few weeks. This is a challenging time for all of us, especially over the Christmas season. Hopefully by the time you are reading this, we have successfully “*bent the curve*” and we can look forward to fewer restrictions soon.

Living through a pandemic really highlights the brokenness of our world and our need for a Saviour. Praise God that He loved us so much that He was willing to humble Himself to be born, to live on this earth and to die for our sins. **When we believe in Jesus as our Saviour we don't have to despair when we consider the brokenness of this world.** Jesus promises in Revelation 21:4 that “*He will wipe every tear from their eyes. There will be no more death or mourning or crying or pain, for the old order of things has passed away.*”

We want to be a source of encouragement to our members because the disease and the public health restrictions have a very real impact on the lives of our members. In the midst of our current challenges, we are encouraging our members to recall God's promise to His people in Jeremiah 29:11 that He will give His people hope and a future. If you are struggling with your financial situation, please don't hesitate to reach out to one of our advisors.

Several of our team members are highlighted in this newsletter. **I am very thankful for our dedicated team members** who work hard to serve our members, particularly those in need. The pandemic has also impacted our team members making their job more difficult and causing challenges in their personal lives. If you get a chance, take a moment to thank them because **they really do care deeply for the people they serve.**

As you can tell by flipping through this newsletter, we are working on many important initiatives to improve our services despite the pandemic. The biggest change that is coming to member services in 2021 is the adoption of a **new digital banking platform**. We are making this technology change because our current digital banking provider is discontinuing its software at the end of 2021. We don't have an exact date for this conversion yet, but it

should be before the summer. Some changes are already happening in connection with this conversion. Our website has been updated and we have arranged a partnership with a new budgeting app called MoneyWise that aligns much better with our biblical stewardship principles.

As more people hear about our Credit Union and its vision to be the recognized leader in applying Christian values to financial services, many are making the decision to try our services. Our momentum for growth is building and we **added 330 new members last year**. Many of these new members are outside of our historical membership base – one such member has graciously provided a testimonial of their positive experience. You can read about that elsewhere in this newsletter.

Overall we are still healthy financially and our Credit Union remains profitable. We did not hit our budgeted profit levels due to the dramatic drop in interest rates and members reducing their debt load. Although we reduced our profit sharing this year, we still paid over \$150,000 back to our members. We were **encouraged to see our assets grow to their highest level ever at \$249 million** and this is another sign that our momentum is building.

In March, we are planning to hold **our Annual General Meeting** once again and for the first time ever it **will be a virtual meeting**. Plans are still being finalized so stay tuned for details. One detail we do know is that both Laura Veenendaal and Peter Deys will be declared elected by acclamation to second three-year terms on our Board. Thank you both for your service to our members!

I hope you are informed and inspired by the content of this newsletter. In these unsettled times, may your membership in our Credit Union help you find contentment with your finances. God bless!

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# Staff Notables



**Wayne de Leeuw**, Chief Operating Officer (photo-left), celebrated 10 years of service in December. Wayne supervises the Financial Planning team and leads key projects for the credit union. His calm demeanour, knowledge and expertise, and commitment to our members is appreciated.

Congratulations to **Ryan Van Niejenhuis**, Insurance Advisor (photo-right), who celebrated 5 years of service in November. Ryan is a valued team member who provides biblical advice and assists our members with a variety of insurance needs.

Welcome to **Minju Baek**, who recently joined our team as a Member Service Representative. Minju has several years of experience working in the Credit Union system and is looking forward to serving our members.

Congratulations to **Melissa Uitvlugt** who has accepted a permanent position as a Personal Banking Advisor. We're excited to see Melissa learning and growing in her new role. She is already providing exceptional service!

**Brendan Van Doesburg** recently accepted a permanent position of Personal Banking Assistant. Brendan is a graduate from The King's University and his skills and experience make him a great addition to our team. Brendan was married to Raelee over the summer. Congratulations!

**Mikayla Taylor** recently accepted a permanent position as a Business Banking Assistant. Mikayla plays an important administrative role and her dedication and focus on our members is appreciated! Congratulations!

**Hendrika Kooijman**, Member Service Supervisor, now leads the Member Service team across Alberta. Hendrika's leadership and knowledge help us deliver exceptional service to our members. Hendrika was married to Ronald this fall. Congratulations!

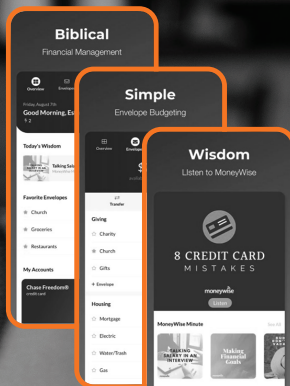
Congratulations to **Coleen Dzuda**, Member Service Representative, and her husband Brian who were blessed with a healthy baby boy they named Leon.

Congratulations to **Neil Loogman**, Finance Administrator, who was married to Carissa earlier this summer. May God bless you in your new life together!

Farewell to **Justine Vanderveen**, Member Service Supervisor, and **Karen von Klitzing**, Member Service Representative, who are not returning to work after maternity leave. Thank you for your service to our members and may the Lord continue to bless your families.

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# Board of Director Nominees

The Board has nominated Laura Veenendaal and Peter Deys to fill two vacancies. Since the membership did not submit any additional nominations, there is no need for an election and the Board nominees will be declared elected by acclamation at our AGM in March 2021.



## Laura Veenendaal

Laura is the part-owner of BlackStone Mechanical and the Managing Editor of Clarion Magazine. She has a Bachelor of Human Ecology Degree and is a homeschooling mother.

Laura and her husband have 4 children and attend St. Albert Canadian Reformed Church. Laura has served on various church committees, supported children's education and recreational programs, and volunteered for the Crisis Pregnancy Centre in Winnipeg.

Laura appreciates how Christian Credit Union has encouraged her family to manage their money in a responsible and Godly way; from her childhood savings account, to advice and guidance with their mortgage as a young married couple, and more recently in the growth of their company.

Laura values her relationship with Christian Credit Union and believes our biblical approach to financial services is unique in the marketplace. She has completed a 3-year term on the Board and has agreed to serve for another 3-year term.



## Peter John Deys

Peter recently retired from a 38-year career in media and has worked in various roles including news reporter and anchor at ITV (Global Edmonton) and CFCN Lethbridge. He has more than 20 years of management experience at Global Lethbridge and Vista Radio (CJOC FM and 98.1 2day FM).

Peter and his wife have three adult children and one new grandchild. They attend Maranatha CRC where Peter has served on Church Council. He has also served on the Rehoboth Board of Directors, Lethbridge Police Commission (Chair), Lethbridge Chamber of Commerce Board of Directors, Lethbridge Rotary Club, and the Christian Credit Union Lethbridge Advisory Board.

Peter became a member of Christian Credit Union because he appreciates our Christian values and the personal service we provide. He has a strong desire to serve and believes it is important to have representation from Lethbridge on the Board. He has completed a 3-year term on the Board and has agreed to serve for another 3-year term.



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# Testimonial – Meadowlands Baptist Church

I am pleased to be able to share our experience with joining the Christian Credit Union. We are a medium sized church and had been using a regular financial institution for all our needs until January 2020. Using a regular bank has been an interesting exercise for us here at Meadowlands. The fees have been high and there is not a very good understanding of what we do. For example, it has been hard to bring in an electronic solution for giving and for paying the many kinds of people and suppliers a church is working with. We basically could only use cheques for most of it. And for us the high fees and lack of understanding of what we do made it difficult to operate effectively.

Then we heard of this financial institution called the Christian Credit Union. They had recently opened its membership to all Christians. We have been dealing with a regular credit union for our building mortgage, and we were hopeful of the relationship we could build with the Christian Credit Union. I reached out to the Christian Credit Union and Melissa Wielenga, Business Banking Advisor, came to visit us and started working with us to provide a better solution than we have had. She connected us with people in the Christian Credit Union and she brought us options designed for church and non-profit businesses. Specifically, we were granted accounts with no fees. That was huge on its own. We were also shown ways to receive giving electronically which we did not have before, again without fees. As a non-profit church, this is important. They connected us with a system to pay employees and creditors electronically

called Business Pay (Customer Automated Funds Transfer) which really has made a difference. We are saving money and putting it back into the ministry now that we are connected with the Christian Credit Union. They have a great lending service, and we are ready to use them if the need arises.

By far the biggest changes we have seen are in the philosophy of the Christian Credit Union and how they align up with our own. I have visited the Christian Credit Union building and it is very beautiful. And my interaction with people both physically and over phone/email have been absolutely the best. To join we had to agree to a statement of faith. What other financial institution does this?! I have liked it so much that I moved my personal and business financing to Christian Credit Union as have many in our church and we are loving the service and biblical interactions we are having as a result.

I would strongly recommend that you contact the Christian Credit Union and let them show you what being part of a great Christian organization is like. And we pray that the Lord will bless the Christian Credit Union and that they will continue to grow.

Sincerely,

**David Treau**  
Church Administrator  
Meadowlands Baptist Church

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At this time of year, there is an emphasis in the media on saving, retirement planning and making annual contributions to our registered plans, such as a RRSP. As we consider saving, whether for retirement or other goals, it is important to understand what the Bible has to say about saving. When we plan for either short or long term goals, we need to remember that God has a plan and promises to give each one of us a future and a hope (Jeremiah 29:11). It's through God's grace and Christ's sacrifice on the cross that we can take comfort in these promises.

While reflecting on a biblical approach to saving, I came across an interesting article written by Michael Blue on Saving for Short and Long-Term Goals, which I would like to share with you. As you work on your financial plans, whether for retirement or for other purposes, our team at Christian Credit Union is here to help and support you. May you be encouraged by the advice provided in this article.

- Wayne de Leeuw, Chief Operating Officer

# Saving for Short and Long-Term Goals

By Michael Blue

Saving for short and long-term goals is most likely going to be a part of every Christian's financial plan. The Bible is clear that saving is a wise practice (Proverbs 6:6-8, Proverbs 13:11). However, the Bible also puts some pretty serious guardrails on our saving, that we would also be wise to consider. Savings has the very real danger of turning our hearts away from God as we will be tempted to put our trust in our savings instead of Him, which leads us to hating God (Exodus 20:15; Isaiah 5:8; Jeremiah 48:7, 49:4-5; Proverbs 11:28; Luke 12:13-21; 1 Timothy 6:10; Luke 12:13-21; James 5:1-5). As a result, there is going to be a tension we are constantly trying to balance between the wisdom of saving and the dangers of it. The great thing about this tension is that it drives us back to God and to a place of communing with Him and seeking wisdom from Him.

Furthermore, we know that in our saving, the very best place to invest and save is in eternity. Anything we invest in other than God's kingdom purposes will one day be lost to us. Keeping this reality and the tension between the wisdom and danger of saving in mind, let us consider how to think about saving for short and long term goals.

**First**, spend time with God determining the things you believe He is leading you to save for (both short and long-term and for you and for others). This could be things like new furniture, a car, a down payment on a house, education for kids, giving to a specific cause, etc. Spend some time in prayer **asking God the question, "what do you want me to be saving for?"** Write down your impressions. Always consider your increased saving goals in light of your increased giving goals. These things should always be held up together and considered in light of what God is calling you into.

**Second**, take the things you have written down and set some specific targets (i.e. how much, by when, how often you'll be trying to add to the total, etc.). All goals should be specific and measurable – you should know when you have reached your goal. This is where we consider

that while the Bible does say it is wise to save, it is also clear that all wise saving is for a specific purpose and for a specific period of time. There isn't ever a time when you should be setting money aside without a God-given purpose in mind.

**Third**, prioritize the goals you have set in steps one and two above. You can't do it all at one time. So, pick the most important goals and work towards those goals and then once you have made progress there begin moving toward your other goals as well.

**Fourth**, begin to implement your goals. Take small steps at first and then grow into bigger ones. Resolve to take something out of each paycheck to begin making progress. As you adjust to your new reality, try to save a little more, and then a little more, and so on. Before you know it, you will be making some real progress toward your God-given goals. Realize that you can't do this on your own and so you need to seek some accountability. This could be your spouse or a friend or a pastor. Saving is hard enough to do, don't try to do it alone.

**Finally**, continue spending time with God asking Him to give you a heart for these goals, but also a heart for His kingdom. **In this continual practice of bringing it all before God, make sure to keep all of your savings available to God at all times.** Just because He led you to save for something at one point in time, doesn't mean that He won't direct you to take those funds and apply them to another purpose at another point in time. God may have been having you accumulate funds for something very different than what you envisioned. Be open, listen, be willing to take any saved funds and put them to work today whenever God leads you to do so. Your savings should never be untouchable. God may ask you to give away savings at any point, and as stewards, we should be ready to do it with great joy, grateful that He is using our meager resources as a part of His grand plan.



## Anna Pucci-Theberge

### Personal Banking Advisor

Anna joined Christian Credit Union as a Member Service Supervisor in September 2019 and was recently promoted to the role of Personal Banking Advisor. She has over 34 years of experience in the financial services industry including 26 years in Personal Banking.

Anna and her husband have 2 teenage boys and they attend St. Andrews Catholic Church. Anna has volunteered for various dog rescue organizations and has a home full of pets including 2 dogs, 1 cat, 2 birds, a frog and fish. She also enjoys working on 3D puzzles in her free time.

Anna uses tools like the *"Navigating to Contentment With Your Finances Map"* to discuss where members are on their stewardship journey and develop a plan for the future. She uncovers their needs by asking good questions and recommends products and services that suit their financial goals.

## \$155,733.65 Shared With Members

We appreciate your business and one of the ways we give back to our members is through Profit Sharing. This year the Board was pleased to provide the following:

- 1.90% Dividends on common shares
- 1.25% Rebates on interest paid by members
- 1.25% Bonus on interest paid to members

In November, one half of the Profit Sharing was deposited to your account and the other half was deposited into your Common Share account.

We look forward to serving you and may God bless you in the new year!

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# Get ready for an **exciting** new change!

**Your digital banking experience is about to get better with our new and improved online and mobile banking.**

This innovative new platform provides a convenient, intuitive, and seamless experience for your personal and business banking needs. It includes robust fraud prevention, cyber security features, and high-risk transaction protections whether you are banking from your phone, tablet, or desktop computer. You can personalize and customize features and design your banking experience to suit your financial goals and lifestyle.

## Key Features

- Bank anywhere, anytime, from any device
- Save your favourite transactions
- Open an account online
- Send or receive Interac e-Transfers®
- Deposit cheques (mobile app only)
- Communicate with a Member Service Representative using two-way secure messaging
- Seamlessly switch between personal and business accounts.
- Choose your security alert settings

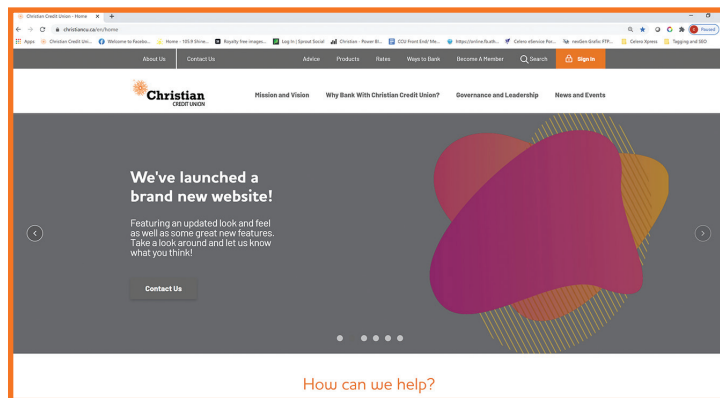
## Get Ready

There are a couple of things you can do to help make the transition as seamless as possible:

**Email and mobile phone number**—make sure we have your most recent email address and mobile phone number in our system. To update your contact information, please contact a branch at **1.877.426.0506**.

**We will be sending first-time login instructions to your email address!**

**Personal Access Code (PAC)**—if you haven't signed into online or mobile banking for a while, we recommend you do so now. That way if you need to reset your PAC, that's the password you use now to log in, you can do it before the new system launches.



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