



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 or desktop computer. You can personalize and customize features and design your banking experience to suit your financial goals and lifestyle.

To get ready:

- Check out our removable personal and business banking brochures in this newsletter or visit our **New Digital Banking Experience** page at www.christiancu.ca. **The new experience launches on July 20, 2021!**
- Contact us and provide your current email address and mobile phone number so you can receive important updates and first-time login instructions!

In This Issue:

- Update from John Veldkamp, CEO
- Alice Nicholson - 40 Years of Service
- Join our New Digital Banking Experience
- Financial Planning - Finishing Well
- Credit Card Prize Contest Grand Winner!

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PM 43554019

Find **contentment** with your finances.



Update From the CEO

by John Veldkamp

It has now been over a year since we began dealing with this pandemic and we are wondering how long this will go on. Most of us are frustrated and stressed and we are sick and tired of hearing terms like resilience, patience, or languishing. Instead of focusing on these challenges I would like to focus on the concept of endurance. But it is important to remember that just like it says in 1 Thessalonians 4:13 that as Christians we don't grieve like people who have no hope, we don't have to endure like people who have no hope either. At your Credit Union we have seen many reasons for hope and I plan to share some of these reasons with you.

An excellent example of endurance can be found on the back page of this newsletter where we celebrate 40 years of service to our members by **Alice Nicholson**. Alice has been serving our members for more than half of the time our Credit Union has existed. There have only been 4 CEOs/General Managers of our Credit Union and Alice has worked with 3 of them. It has been my privilege to have Alice as a colleague for over 20 years and I am so thankful for the many ways she has selflessly served our members and our team. Congratulations, Alice!

In this newsletter we are also highlighting the amazing work of our team of Member Service Representatives (MSRs) over the past year. We have already mentioned how this has been a challenging year and it has been especially challenging for these team members who are the first point of contact with our members. I have heard from many members about how much they appreciate our MSRs. The ability of our Credit Union to grow its assets and its membership despite this pandemic is a testament to their excellent work. They have certainly demonstrated endurance with hope and we are thankful to God for the many ways he has blessed their efforts.

We want to build on the growth we have enjoyed over the past few years so we have developed a Growth Plan that will guide us through the next 3 years. I want to especially thank **Wayne de Leeuw** for his outstanding work in

leading the development of this plan. Our focus over the next 3 years will be:

1. Improve the efficiency of our processes and procedures.
2. Build better awareness of our brand with a specific focus on utilizing social media.
3. Aim to have a physical presence in Calgary within 5 years.

We pray that God will bless our plans and we are excited to see all that God has in store for our Credit Union.

One exciting development that is coming soon is our transition to a new digital banking platform. This means changes to our online banking experience and our app. We think you will find it easy to use with both upgraded security for peace of mind and the capability for adding functionality in the future. Our conversion date is July 20, 2021. We had originally hoped to make this change last fall but, like many IT projects, we had to delay to make sure everything is working properly. Several other Credit Unions have now successfully converted to this platform, and due to the hard work of many of our team members we are confident we will be ready for July 20. We ask for your patience as you will have to endure some changes and we will be communicating with you in many ways over the next few months to help prepare for this change.

Another thing we had to endure during this past year was not being able to meet with our members in person at our annual meetings. Although it wasn't quite the same, we are thankful to all of the members who joined us for our first-ever virtual Annual General Meeting on March 10. We had an enjoyable time especially because we could celebrate the many ways God blessed our Credit Union over the past year and because we were entertained by the humour of Phil Callaway. (The story of the old lady with the gun was hilarious and if you want to find that story and find out more about **Phil Callaway**, check out **philcallaway.com**.) We are looking forward to meeting with you in person again next year when we will celebrate the 70th anniversary of our Credit Union.

I hope that you have been encouraged by the many ways that God is blessing our Credit Union. Knowing that our Loving Father is sovereign over all things and that he will work it out for our good gives us hope as we endure our present hardships. We know that many are struggling financially, and we encourage you to talk with us about how we can help because we truly desire to help you find contentment with your finances. In addition to contentment, we encourage you to "pursue righteousness, godliness, faith, love, endurance and gentleness" just like the apostle Paul encouraged Timothy in 1 Timothy 6:13. Soli Deo Gloria!

Staff Notables



Hendrika Kooijman, Member Service Supervisor, celebrated 5 years of service on May 2. Hendrika leads our member service teams in providing exceptional service to our members and we appreciate her leadership. Congratulations!

Welcome to **Chanel Simrose** who is our new Student Intern from The King's University. Chanel will be working with various team members and learning about different aspects of the Credit Union.

Welcome to **Jessica Macwan**, Investment Advisor, who recently joined our Financial Planning team. Jessica has over 10 years of experience in the financial services industry and recently served with Servus Credit Union. Jessica is a licensed mutual funds representative and can help you with all of your investment needs.

Congratulations to **Lynn Urquhart**, who was recently promoted to the role of Business Banking Manager. Lynn's extensive experience and positive attitude make her a valuable team member. We look forward to seeing the new leadership and support she will provide to the Business Banking Team.

Farewell to **Rob Drost** who has decided to focus on his recovery from a liver transplant last spring. Rob was a valued member of our Financial Planning team and provided excellent service and biblical advice to our members. Please continue to keep Rob and his family in your prayers.

Farewell to **Craig Panek**, who is pursuing other career opportunities. Thanks for your service to our members and we wish you the Lord's blessings.

Recognizing the Member Service Representative Team

Social distancing, masks, essential workers, front line workers, COVID, sanitize; these are a few words we have all heard a whole lot since early 2020. So, what do these words have to do with our Member Service Representatives (MSRs/Tellers)? The MSRs at Christian CU are the front-line team members that you, our members, have likely had the opportunity to either meet in one of our two locations or have spoken to on the phone when you called. Our friendly MSRs are often the first member of the Christian CU team that you see or hear when doing business with us.

Not only have our MSRs continued to provide an excellent member experience through these challenging times but they continue to do so while going above and beyond and making sure all protocols are followed for the safety of everyone who enters the branch. Being the first person that our members see or hear when doing business with us comes with great responsibility that all our MSRs take seriously. A MSR at Christian CU is a generalist of our products and services with a desire to either help you immediately or be able to put you in touch with the right person depending on your need. Some of the most valued capabilities that our MSR teams are blessed with

are excellent listening skills, empathy, and the ability to ask good questions to ensure that we are meeting your needs and requests accurately and in a timely manner.

The way business is done today versus a year ago is ever changing. More and more banking transactions are being done either online, virtually or on the phone. The shift in how we do business is something that is also impacting our front line MSR roles. Overall, we are spending more time on the phone supporting members and the MSR role is no different. Continuing to provide an excellent member experience is a top priority for Christian Credit Union. Many of our members have already noticed when calling us, you may be talking to someone in Edmonton or Lethbridge but be assured that we are all one team here to serve you. This spring our phone menu will be updated to give you the option to select our 24-hour technical support team for your online banking needs. The technical support team that is ready to serve you is the same team that has been supporting our members over the years with lost and stolen cards or when suspicious transactions are suspected. We are excited to be increasing our technical support capacities for you.

We want to take a moment to thank the whole MSR team for their ongoing dedication in providing our members an excellent member experience. Thank you Eliza, Hanna, Hendrika, Izzie, Janeanne, Minju and Rebecca.

Designing a funky home office?

Talk to a team member on how to reduce your debt and achieve your financial goals.

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Did you know?

Getting the COVID-19 vaccine will not affect your insurance coverage.

Contrary to misinformation being shared on-line, receiving a COVID-19 vaccine will have no effect on the ability to obtain coverage or benefits from life insurance or supplementary health insurance.

*Credential Financial Strategies Inc. offers financial planning, life insurance and investments to members of credit unions and their communities. ©Credential is a registered mark owned by Aviso Wealth Inc. and is used under license.

For all your insurance needs including:

- Annuities
- Critical illness insurance
- Disability insurance
- Group/employee benefits for companies
- Life insurance
- Travel insurance
- Health & dental insurance

Please contact:

Ryan Van Niejenhuis, BA
Insurance Advisor
Credential Financial Strategies Inc.
rvanniejenhuis@christiancu.ca
P. 780.784.3156



Join the Christian CU Digital Banking Experience

Digital banking is an easy, quick and secure way to do your daily banking on your own terms. Manage your money wherever you are, any time and from any device with this great self-serve banking option.

The new experience launches on July 20, 2021!



Christian
CREDIT UNION

Find **contentment** with your finances.

Signing In

Christian Credit Union members have access to online and mobile banking. Visit www.christiancu.ca or download the Christian CU mobile app from the Apple App Store or Google Play Store and follow the prompts to log in.

You'll need:

- Your 19-digit debit card number
- Date of birth
- A valid mobile phone number or email address.

Accounts

The Accounts tab in online and mobile banking allows you to quickly and securely view and manage your money. From this tab you can:

- View all your account details, transactions and eStatements
- Create shortcuts for your favourite transactions
- Rename your accounts
- Select a primary account for transactions
- Hide accounts from view or change the order
- Put stop payments on cheques (available only with online banking)

Payments

Pay bills, view scheduled payments and manage payees in just a few clicks. From this tab you can:

- Make instant bill payments or set up recurring payments
- View your scheduled payments
- Delete scheduled payments
- Add, edit or delete bill payees

Transfers

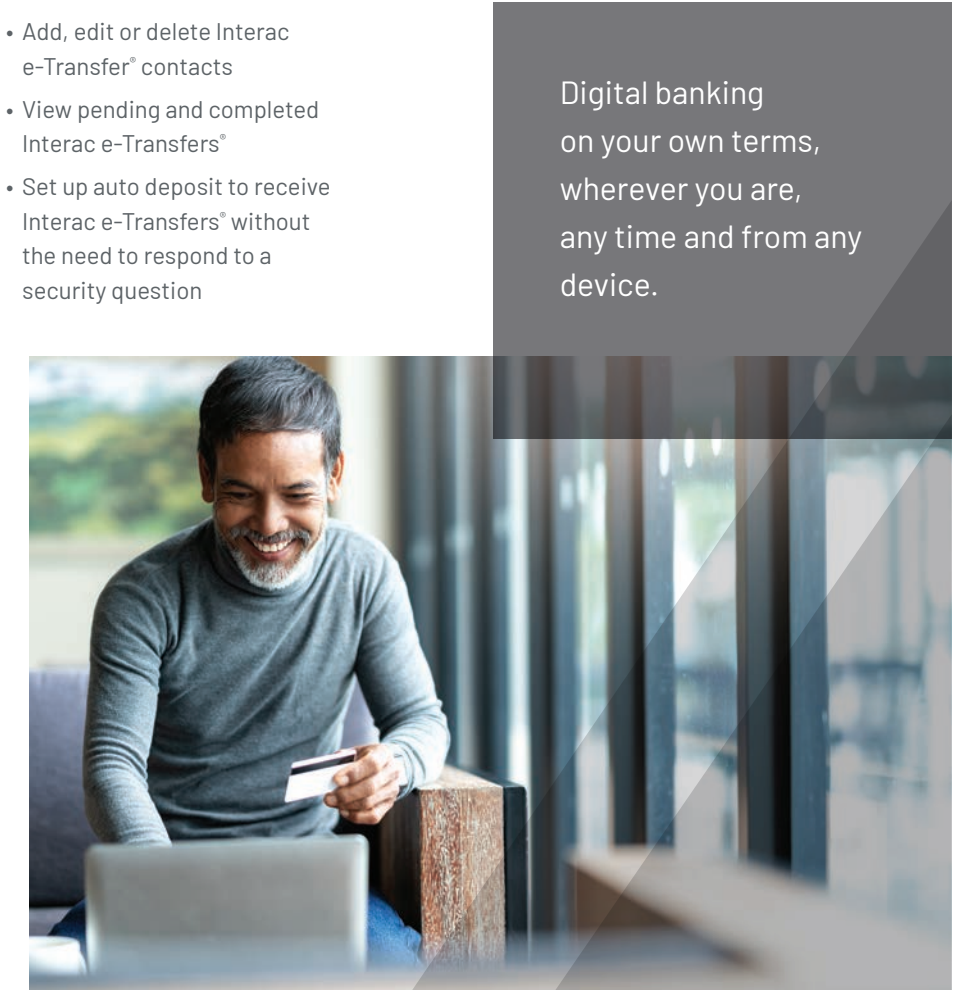
Money transfers and Interac e-Transfers® are simple to set up. From this tab you can:

- Transfer funds between your Christian CU accounts or to another Christian CU member
- Set your transfers to immediate, scheduled or recurring
- View scheduled transfers
- Send money via Interac e-Transfer®

Customization

The enhanced features of our new online and mobile banking allow you to customize your experience to help manage your money more conveniently. Here are some of those features:

<p>Alerts</p> <p>Set up account or security alerts for things like a low balance, account withdrawals, logins, etc.</p>	<p>Password</p> <p>Update your password (increase your security by updating often)</p>	<p>Contact details</p> <p>Easily update your address, phone number or email</p>	<p>Profile details</p> <p>Add a profile picture or background image</p>
<p>Statement preferences</p> <p>Choose paper or electronic statements</p>	<p>Widgets</p> <p>Add favourite transactions and account balances to the sign in screen widget (available only with mobile banking)</p>	<p>Biometric authentication</p> <p>Set up fingerprint and/or facial recognition to log in (available only with mobile banking)</p>	<p>Messages</p> <p>Click the envelope icon to see your received, sent and archived messages</p>



Digital banking on your own terms, wherever you are, any time and from any device.

Help!

We're here for you! We've created a **New Digital Banking Experience** page at www.christiancu.ca to help walk you through all the great new features. If you need further assistance, our team is happy to connect with you.

memberservice@christiancu.ca

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Digital Banking For Your Business With Christian CU

Digital business banking is an easy, quick and secure way to manage your money wherever you are, any time and from any device! Because business never stops and neither should your banking.

The new experience launches on July 20, 2021!



Find **contentment** with your finances.

Signing In

Christian Credit Union business members have access to online and mobile banking. Log in to your Christian CU online or mobile account and select your business profile to access your digital business banking.

Accounts

The Accounts tab in online and mobile banking allows you to quickly and securely view and manage your money. From this tab you can:

- View all your account details, transactions and eStatements
- Create shortcuts for your favourite transactions
- Rename your accounts
- Select a primary account for transactions
- Hide accounts from view or change the order
- Put stop payments on cheques (available only with online banking)

Payments

Pay bills, view scheduled payments and manage payees in just a few clicks. From this tab you can:

- Make instant bill payments or set up recurring payments
- Pay business taxes, GST, Corporation Tax as well payroll and source deduction (available only with online banking)
- View your scheduled payments
- Delete scheduled payments
- Add, edit or delete bill payees

Transfers

Money transfers and Interac e-Transfers® are simple to set up. From this tab you can:

- Transfer funds between your Christian CU accounts or to another Christian CU member
- Set your transfers to immediate, scheduled or recurring
- View scheduled transfers
- Send money via Interac e-Transfer®
- Add, edit or delete Interac e-Transfer® contacts
- View pending and completed Interac e-Transfers®
- Set up auto deposit to receive Interac e-Transfers® without the need to respond to a security question

Business Services

Manage your business account better with these features:

- See pending transactions that require approval, as well as cancelled or expired transactions
- Create transactions that require additional approval - these transactions will expire if not approved within seven days
- Add and manage delegates (available only with online banking)
- Consolidate profiles if you have more than one digital banking login with Christian CU - to consolidate a profile you must be a signor on the business account

Help!









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 <p>Biometric authentication Set up fingerprint and/or facial recognition to log in (available only with mobile banking)</p>	 <p>Messages</p> <p>Click the envelope icon to see your received, sent and archived messages</p>

Instagram Giveaway



Meet Sierra Barendregt of 2BWell Massage Therapy. Sierra began her career as a Registered Massage Therapist in 2012 and has been dreaming of opening her own clinic ever since. That dream became a reality in the last year as she opened the doors to 2BWell Massage Therapy here in Edmonton. We are so blessed to have the opportunity to work with Sierra to help her achieve her financial goals. We asked her why she chose to bank with us:

"I chose Christian Credit Union because from the minute I walked in the door it felt like home. The values aligned with my family's and I was treated like a person, not a number. Everyone I've had the pleasure of meeting has been genuinely invested in my personal financial journey and I've never had this at any other banking establishment."

We partnered with 2BWell Massage Therapy for an exciting Instagram giveaway. **Susan Ly** is the winner of a care package which includes a \$100 massage gift certificate and Christian CU promo items!



Follow us on Instagram for more opportunities to win! If you are a Christian CU business member and would like to partner with us for a giveaway, please contact Phil Geusebroek, Marketing Director at pgeusebroek@christiancu.ca!

Rehoboth Christian Ministries

Rehoboth Christian Ministries Association serves people with disabilities, helping them flourish by providing services and support through four programs across Alberta: residential services, vocational services, respite and supported independent living.

This non-profit society was formed in 1976 by members of the Christian community. Today, they employ more than 700 people and provide services in Edmonton (including Stony Plain/Spruce Grove), Coaldale/Lethbridge, Calgary/Airdrie, Three Hills, and Grande Prairie.

In their programs across Alberta, they provide personal support to some 235 clients, creating opportunities for personal growth and meaningful participation in society.

To augment programs and equipment, they operate several social enterprises: greenhouses and a wood products store in Coaldale, a New to You gently used goods store in Three Hills, and rental opportunities at Rehoboth Camp near Gull Lake.

This year, we are pleased to partner with Rehoboth Christian Ministries to build a 14-suite facility in Lethbridge for housing and program delivery for aging clients with mobility challenges. Construction of Christopher Place is underway led by general contractor, Silver Ridge Construction. With the Lord's blessing, they hope to open the facility in November.

Learn more about Rehoboth or donate at www.rcmflourish.ca





Finishing Well

by David Van Berkel, CFP®, CKA®

Financial Advisor
Credential Asset Management Inc.



“Well done, good and faithful servant.” That’s what we all want to hear when we see Jesus face to face. Many of us have been working toward that goal for many years, while others have just started the journey. But no matter the good intentions we all start with, finishing the race of life well can’t be taken for granted. It’s not how you start, but how you finish.

This was the introductory paragraph in a recent Listening Guide provided by Kingdom Advisors on the topic of Finishing Well, presented by Howard Dayton. Our Financial Planning team participates in a monthly study group through Kingdom Advisors and would like to share the learnings and insights from this recent session.

Howard began the session indicating that **there are 2,930 people mentioned in the Bible, and we know details of how about 100 of them finished.** Of those 100 people, only about 1/3 of them finished well. Most who failed did so in the second half of life. A great example of those that finished well is our Saviour, Jesus Christ. In John 17:4, Jesus says “I glorified you on earth, having accomplished the work that you have me to do.” Another example is Paul, in Acts 20:24 we read “But I do not account my life of any value nor as precious to myself, if only I may finish my course and the ministry that I received from the Lord Jesus, to testify to the gospel of the grace of God.”

So, the following question was asked – What are you doing to become the one in three who finishes well?

As noted above, it’s not how you start that matters, but how you finish. To finish well, Howard mentions the following:

- Be intentional and have spiritual discipline.
- Endurance determines whether you will finish strong and endurance is a by-product of godly character.
- The Christian life is a marathon, not a 100-yard dash.

Solomon was referenced as someone that started well but failed miserably in the second half of life. He made good choices early but became disobedient and refused to follow the Lord. Deuteronomy 17 stated three things he must not do:

1. He must not acquire a great number of horses for

himself. But Solomon had 12,000 horses from Egypt.

2. He must not accumulate large amounts of silver and gold for himself. But Solomon did accumulate large amounts of silver and gold for himself.
3. He must not take many wives, or his heart would be led astray. But Solomon had more than 700 wives, and they did lead him astray.

The consequences were disastrous for Solomon, his family, and the nation of Israel.

- Finishing well does not mean finishing with a perfect record; learn from your mistake. Many of those that finished well were guilty of terrible decisions. For example, Abraham lied, Moses committed murder, David was an adulterer and a murderer, Peter denied Christ three times and Paul was a persecutor of the early church. In Philippians 3:13-14, Paul says “But one thing I do: forgetting what lies behind and straining forward to what lies ahead, I press on toward the goal for the prize of the upward call of God in Christ Jesus.”

A second question was asked – What is your vision and strategy to finish well?

In Charting Your Legacy, a small group study (learn more at www.chartingyourlegacy.org), Howard Dayton poses the following questions for consideration to assist those reflecting on how to finish well:

- Is God pleased with how I use my resources?
- How much is enough?
- How much do I leave my children and grandchildren?
- What limits should I set on my lifestyle?
- How can I learn to be content?
- How much should I give?
- Does my spouse understand our finances?

In our study, Howard highlighted that the most common reasons followers of Christ do not finish well are:

1. A distorted view of retirement – Western culture thinks of retirement as a life of leisure; however, the Bible does not endorse this view of retirement.

Age shouldn’t stop us from finishing the work God has called us to accomplish. The type or intensity may change as we grow older. Howard shared this quote from John Piper – “Years of leisure – resting, playing and traveling. The mindset of our peers is that we must reward ourselves now in this life for our years of labour. But what a strange reward for a Christian to set his sights on while living in the midst of millions of people faced with an eternity separated from Christ. What a tragic way to finish our last mile before entering the presence of the King who finished his last mile so differently.”

2. Not being involved in a mentoring relationship – David Wills (National Christian Foundation) recommends three levels of mentoring and encourages pursuing at least two of the following mentoring relationships:
 - a. Someone more mature to mentor us
 - b. A peer mentor
 - c. A young person to mentor

How to find a mentoring relationship:

- Pray for the Lord to bring the right person
- Limit search to those who are sincere about pursuing Christ
- Seek those whose company you enjoy
- Avoid those you couldn’t trust with confidentiality

3. Marital dysfunction – In Ephesians 5:25, “Husbands, love your wives, just as Christ loved the church and

gave himself up for her.” Howard encourages men to view every request from your wife as an opportunity to serve her. For wives, intentionally create that irresistible sanctuary at home where your husband will be thrilled to come and be with you. For both, he encourages husbands and wives to ask the Lord, as you submit yourself to Him, for Him to love your spouse through you.

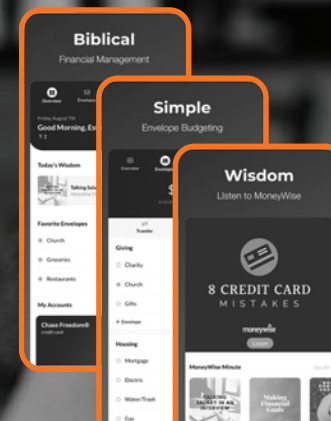
As we run the race for Christ, we trust the above will provide encouragement and reflection to run with endurance, reach the finish line, and finish well. In conclusion, we encourage you to reflect on the following passage “Therefore, since we are surrounded by so great a cloud of witnesses, let us also lay aside every weight, and sin which clings so closely, and let us run with endurance the race that is set before us, looking to Jesus the founder and perfecter of our faith, who for the joy that was set before him endured the cross, despising the shame, and is seated at the right hand of the throne of God” (Hebrews 12:1-2)

Howard Dayton is the author of Your Money Counts. Christian Credit Union has 25 copies of this book available to our members. Please reach out to us and request your free copy at memberservice@christiancu.ca. While supplies last.

For more information on Kingdom Advisors, please check out www.kingdomadvisors.com.

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- Community of stewards
- Life changing resources

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Alice Nicholson

Celebrating 40 Years of Service!

If you have been a member of Christian Credit Union for any length of time, then it is likely you have heard of Alice Nicholson. Alice has been an employee of the credit union since 1981 and began her career as a Member Service Representative. In her 40 years of service, she has seen it all, including several computer conversions, record high interest rates in the 80s, a few new CEOs, and number of Credit Union technology firsts including ATM Machines, debit cards, RESPs, and cheque imaging services.

Over the years, Alice held several roles including Senior Member Representative, Office Supervisor and Special Projects Analyst, which is her current role today. In 2003, she moved to Lethbridge to help open the new branch and has been in the windy city ever since. Alice's understanding of our banking systems and her ability to solve complex problems is unparalleled. She is always thinking one step ahead and has an incredible memory – just ask her what your account number is.

Alice is a real team player and is always willing to help. She truly cares about our members and her role is essential for the Christian Credit Union to be the recognized leader in applying Christian values to financial services. Thank you for your commitment, hard work, and positive attitude over the last 40 years, Alice. We pray the Lord will continue to bless you as you get closer to retirement.

Given the current restrictions, we will be celebrating with Alice virtually and will be preparing something special for her. If you would like to congratulate Alice, please send your message to Carolyn Woudstra, Executive Assistant at cwoudstra@christiancu.ca.



Grand Prize Winner!

Congratulations to **Ken Barwegen** who won the Collabria "Cherry on top" contest which was available to Mastercard World and VISA Infinite consumer cardholders, as well as VISA Infinite Business and Mastercard Platinum Business cardholders across Canada.

Eight prizes of **125,000 points** were awarded and the grand prize of **1,000,000 points** (which equates to \$10,000) was won by our very own member! Ken couldn't believe it when we called him and said he had never won anything like this before. May God continue to bless you and your family!

For more information about our credit cards including features and rewards, please visit www.christiancu.ca.

