

# Spark

News from Catalyst Credit Union | Winter 2016



## Signs of the Times

If you've visited Catalyst's Dauphin or Roblin branches recently, you will have noticed some impressive (we think) new signage. Bright, welcoming branches are part of our promise "to promote a sense of belonging among the members and communities we serve."

**Don't forget!** The deadline for contributions to your RRSP for 2015 is **Monday, February 29**

### RRSP

## Specials!

20-month term

**1.90%**

27-month term

**2.10%**

**RRSP loans at prime!** (OAC)

**Call for details!**

**OFFER ENDS  
Feb 29**

Rates subject to change



## Escalator

### TERM DEPOSIT

GIC • RRSP • RRIF • TFSA

Third Year **4.00%**  
Second Year **2.00%**  
First Year **1.75%**

- Redeemable annually on anniversary
- Minimum investment \$1,000
- Interest compounded on anniversary date
- Limited time offer — subject to change or cancellation without notice

**OFFER ENDS  
March 31**



*All deposits guaranteed without limit by the Deposit Guarantee Corporation of Manitoba*

## FARMING YOUR FUTURE AG OUTLOOK, TRENDS & TRADE SHOW

**DAUPHIN** Wednesday, February 17 Call **204.622.4515** to register

**ROBLIN** Thursday, February 18 Call **204.937.6553** to register

### Featuring

**Brad Magnusson**  
Market Analyst

**Les Kletke**  
Broadcaster & Journalist

**FREE Seminar • Includes Lunch!**



**Catalyst** CREDIT UNION

Dauphin | Ethelbert | Gilbert Plains | Inglis | Pine River | Roblin | Winnipegosis

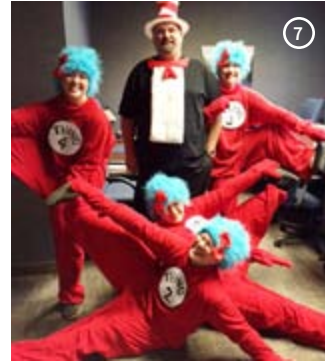
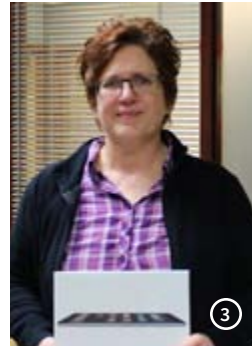
catalystcu.com



You belong here.







## Putting our communities first!

Catalyst Credit Union's promise is to foster and promote a sense of belonging among the members and communities we serve. It's a promise we take seriously, but we have a lot of fun keeping it!

① Ethelbert branch manager Marsha Dudar presents a cheque for Ethelbert School to principal Warren Heschuk ② Starting the day off right, with Inglis School's breakfast program ③ Barbara Miller won an iPad just by taking our Member Survey ④ Some of our staff got up early to help Fat Cat when 138 kids took in The Peanuts Movie at Countryfest Cinema on November 7 ⑤ Members and staff collected lots of goodies for the holiday Adopt-a-Family drive in Dauphin ⑥ Nobody loves Halloween more than they do at our Inglis branch... ⑦ ...unless it's these 'things' who work in Dauphin ⑧ Did you know Santa is a Catalyst Credit Union member? He is! And Mrs. Claus moonlights at Catalyst's branch in Roblin, too ⑨ Lyle Chase receives a cheque for Roblin's Project Christmas Dinner from Catalyst VP Finance Kelly Brook ⑩ Catalyst held birthday parties for members who turned 60 in 2015 — in Roblin, on November 17, and in Dauphin (pictured) a day later on November 18 ⑪ Valerie McInnes and ⑫ Jordan Height, two of nine big winners at the Catalyst Ping Pong Pick-Up at the December 18 Kings game ⑬ Even the Grinch was smiling when the Catalyst float won first prize at the Dauphin Parade of Lights on November 28 ⑭ Our Inglis branch was a busy place in December as the drop-off centre for the community's holiday food drive ⑮ 78 kids enjoyed the Fat Cat movie on November 21 in Roblin, including this smiling popcorn lover



# Harvest Auction raises over \$2,500 for school programs

As part of our Credit Union Day celebrations on October 15, a **Harvest Auction** was held at each Catalyst branch, with proceeds going to school breakfast and lunch programs in each community.

The auction featured delicious, locally made or grown products – some were made by our own staff – with a total of \$2,629 raised.

Congratulations and thanks to all who participated, with special kudos to Catalyst members and staff in Roblin, where over \$700 was raised in one day!



—	\$603	Dauphin
—	\$105	Ethelbert
—	\$255	Gilbert Plains
—	\$565	Inglis
—	\$90	Pine River
—	\$740	Roblin
—	\$271	Winnipegosis
	<b>\$2,629</b>	<b>Total</b>

## OPPORTUNITIES *for the* **Métis Entrepreneur**

Tuesday, February 2 | 5:30 PM – 7:30 PM  
Countryfest Community Cinema | Dauphin

**FREE REGISTRATION • COMPLIMENTARY SUPPER**

Register by January 26 by calling

**204.622.4515**

More information at [catalystcu.com](http://catalystcu.com)



## Tax time is coming!

Save 20% on Canada's best-selling tax software.

Learn More at [catalystcu.com](http://catalystcu.com)



Home • Farm • Hail • Life • Commercial



**204.937.8357 • north-star.ca**

227 Main Street NW • Roblin

## Protecting your assets and helping you succeed in our community

**General Insurance • Autopac • Financial Planning  
Wealth & Investment Management**

### THREE LOCATIONS TO SERVE YOU

#### Dauphin

101 Main Street N | 204-622-7600  
18–5th Avenue NW | 204-622-4527

#### Grandview

443 Main Street | 204-546-2667



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**LPG**  
LOVE & PERSSON GROUP





## Message from the CEO

I sincerely hope you had a great holiday season! I still find it amazing how quickly Christmas comes and goes, and — just like Christmas — the years come and go pretty quickly, too.

New Years is a time when many of us commit to living for today and doing all the things we want to do... and then, somehow, we slide back into our day-to-day stuff and don't find the time to make that happen.

Recently in the Parkland we have lost more than one person before their time. That's very sad, and I'm quite sure, if they could, they would say, "do that thing you want to do, and do it today!"

So whether it's big (like that trip you've been dreaming about) or small (like making that call to apologize and make up with someone important in your life)... don't put it off. Make it happen!



RON HEDLEY  
PRESIDENT AND CEO



**Effective April 1, 2016**  
the Government of Canada  
will no longer issue paper cheques

Government payments will be made  
by **DIRECT DEPOSIT ONLY**

To learn how to enroll for Direct Deposit, visit:  
[catalystcu.com](http://catalystcu.com) or **Government of Canada**

**WE CAN HELP** with paperwork — just ask!

Applies to all payments from the  
Government of Canada, including:

- Income tax refunds
- Government of Canada Annuities
- Canada Child Tax
- Canada Pension Plan
- GST
- Old Age Security
- Universal Child Care Benefits
- Veterans Allowance & Benefits



**Payton Dudar** of Ethelbert was the lucky winner of a nice new \$100-bill in our FAT CAT draw on December 11.

And... congratulations to brothers **Holdyn** and **Parker Nott**, winners of the FAT CAT Halloween colouring contest at our Roblin branch!

