

GROUND-BREAKING WEBSITE! www.raymorecu.com

RAYMORE SASKATCHEWAN - Raymore Credit Union unveils ground-breaking website, the first of its kind in the CU world, on November 14, 2011.

With mobile and virtual banking rising at a fever pitch in Canada, what can a quaint, agriculturally strong community Credit Union do to level the playing field? Raymore Credit Union has met this challenge head-on with a ground-breaking website that offers their members access to a full range of financial services that includes everything from daily banking to investments. It also serves as a virtual gathering place for their community.

Celebrate our New Website! Want a brand new 32GB iPad2?

...we invite you to take part in a quiz for your chance to win. Go to www.raymorece.com and get started.

...Contest Period: November 14 – December 31, 2011

My Community



Go to 'My Community' on our new website Homepage and look for these images. We've created a 'Community Calendar' for community members to stay in touch with what's happening. It's as simple as clicking on 'Add an Event', enter your details and submit. Upon receipt, we authorize and post your event on our website.

Now connect with our virtual 'Message Board'. Do you have any 'News', 'Notices' or maybe an item 'For Sale'? "Submit a Posting" and we can help you spread the word.

What's New at Raymore Credit Union? Read our postings by clicking on the bottom of our home page. Scroll down just a little bit more and give us your **Feedback**.

Raymore Trade Show Draw Winners



Golf Bag
Bev Degeman
(presented by Brittany Paulsen)



Adult Prize Piggy Bank with \$49.50
Mary Horvath



Youth Prize Piggy Bank with \$49.50
Travis Focht

\$10,000 in 2011

By developing the *Growing Communities* program in 2009 we have created a legacy of community- based projects, providing our communities with a strong foundation to build upon. Our current members and the generations to come will benefit. In 2011 we have set aside \$10,000 for this investment program.

We invited applications from non-profit community groups in our trading area who are spear heading projects in an effort to build, expand and/or improve facilities to support the development of our communities.

Deadline is November 30, 2011. Watch for 2011 program recipients.

Waiting for your Deferred Cheque deposit ?



We can help tide you over until the New Year
with our *Deferred Cheque Special*
SAVE MONEY with your **PRIME RATE** loan
SHOP TODAY!



PLAN for all your worth!

Goals can be big or small. Short or long. Planning keeps us on track for success. Do you have a written plan in place that you can refer to and change to meet your needs on an on-going basis?

We're here to provide advice, support, and the right products to help you create a financial roadmap that fits your life today and in the future. Whether you want to buy a house, take a trip, build a nest egg, consolidate debt, expand your family or protect what matters most, we can help with Financial, Investment, Education, Estate, Insurance and Succession Planning

Complete a Plan by:

December 31, 2011 & enter our \$125 draw
Winners to date: Sharon Hillier \$500 & Bev and Gerald List \$250
Contact Rich, Certified Financial Planner® and Get Planning!
746.2160 - info@raymore.cu.sk.ca - 1.866.612.2300

We are out there!

CU Staff dedicated
over **430** hours of
volunteer time in our
communities in 2011
to date.



We have investment options for your short and long term needs:

CUSAVE™ Premium Investment Account

- a premium rate if your balance is \$5000 or more
- the Plan 24 interest rate if your balance is less than \$5000
- 2 free debit transactions every month

Term Deposits

- guarantees you a set return over a fixed period
- 1-5 year investment options
- benefits of compound interest

Index Linked Deposits

- an investment tool that offers all the potential of stock market gains with the comfort of knowing there is no risk to your principal
- monthly averaging to protect you from sharp declines in index
- no management fees
- low minimum deposit of \$500
- RESP eligible, which could mean receiving up to an additional \$500 annually
- RRSP and TFSA eligible, which could mean saving tax dollars

Choose from these Index Linked Deposits

- Prairie Basket Equity-Linked Deposit®
- Market Flex Index-Linked Deposit®

Tax Free Savings Account (TFSA)

- accumulate interest without paying taxes
- invest up to \$5000 per year
- withdrawals will not be taxed

Registered Education Savings Plan (RESP)

- help save for your children, grandchildren or your own education
- open up a world of possibilities with higher education
- maximize your savings with government grants; you can earn an immediate 20% return on contributions

Talk to our Wealth Specialists: Rich Lang, CFP® 306.746.2160 ext. 224

Janet Breti, Wealth Management Assistant 306.746.2160 ext. 288



Meet our Team of Wealth Management Experts in our January 2012 newsletter.



YOUR DEPOSITS ARE FULLY GUARANTEED



Our Guarantee: Credit Union Deposit Guarantee Corporation guarantees the full repayment of deposits held in Saskatchewan credit unions. It's not just a promise, it's a guarantee.



MEMBER APPRECIATION DAY



RAYMORE CREDIT UNION

Raymore Branch – Thursday, December 8th from 1 – 4 pm

& Dysart Branch – Friday, December 9th from 1 – 4 pm

Popcorn – Candy- Beverages

***lots of draws – lots of kids prizes ***

Silent Movies playing ALL afternoon



Merry Christmas and Happy New Year

From all of Us to all of You!

Board of Directors:

Ian Kelln, President
Crystal Mihalicz, Vice President
Mike Horvath, Director
Ella Mae Stener, Director

Don Ireland, Vice President
Elaine Hartl, Director
Jill Gyorfi, Director

Staff:

Darren Frisko – General Manager
Jennifer MacTavish – Finance and Admin Manager
Ellen Stockdale – Finance and Technology Support
Myrna Lorenz – Admin Clerk
Todd MacMurchy – Retail Manager
Janet Breti – Wealth Management Assistant
Leona Lovas – Lending Officer
Andrea Kammer – Lending Admin/Lending Trainee
Brittany Paulsen – MSR/casual
Bonnie Yewsuk – MSR Punnichy
Michelle Desfosses – MSR /casual

Shelley Holterman – Member Service Supervisor
Judy Weber – MSR
Cory Bains – MSR
Kim McKnight – MSR
Rich Lang – Wealth Management Specialist
Fred Cunningham – Lending Supervisor
Pam Gotto – Lending Admin
Amanda Froats – MSR
Arlene Wheeler – MSR Punnichy
Sandra Geber – MSR Dysart
Darlene Schindelka – HR, Marketing, Compliance Manager

Wishing You a Safe and Joyful Holiday

