

# Update

Fall 2024



**Christian**  
CREDIT UNION

*What are  
you giving  
thanks for?*

*"Rejoice always, pray continually, give  
thanks in all circumstances; for this  
is God's will for you in Christ Jesus."*

**1 Thess. 5:16-18**

*Happy  
Thanksgiving*

from the Christian Credit Union team

## In This Issue:

- CEO Update
- New Calgary Branch
- 2025 Calendar Contest Winners
- International Credit Union Day
- Youth Banking Program
- Scholarship Recipients
- Hi5 Referral Program



**Serving all of Alberta!**  
**Toll Free: 1.877.426.0506**  
[www.christiancu.ca](http://www.christiancu.ca)



PM 43554019



# CEO Update

by John Veldkamp

Welcome to our Fall Update Newsletter!

I hope you all had an enjoyable summer and found some time for rest and rejuvenation. As summer has turned to Fall, we can look forward to Thanksgiving Day and recall all of the many blessings we have received from our heavenly Father. The change of seasons and change in general can be disruptive and unsettling at times. We can be thankful to God that throughout the changes and challenges we face, our loving God is constant. As it says in Hebrews 13:8: *Jesus Christ is the same yesterday, today and forever.*

An exciting change happening at our Credit Union this Fall is that we will be opening our new Calgary branch. We are looking forward to having **Jade, Nonso** and **Leonard** working out of this location and providing our existing members, and hopefully new members, with more in-person advice and service. We plan to have a Grand Opening celebration sometime in the new year and we will provide details on this in our Winter Newsletter.

You can also see in this newsletter that we are updating our Youth Banking Program. For decades our Credit Union has been partnering with schools to both encourage our children to save and teach financial literacy. We are extremely grateful to the volunteers who make this program a reality in 12 different schools across Alberta. Since just 2017, our Credit Union has paid \$84,000 in bonuses to students who have achieved their savings goals and over \$74,000 in matching bonuses to participating schools. The reason for the difference in amounts is that students can participate in this program even if they are not a member of a participating school. If your child or your school is interested in being part of this program, please contact a member of our team.

We will be holding our annual All Staff Meeting on November 29 this year. This is an important time to review strategy and engage in team building. We ask for your understanding as our offices will be closed for either all or part of this day.

There has been significant change in our leadership group. In September, our Chief Financial Officer, **Bryan Fiebich** left our Credit Union to take up a new challenge as VP Finance at Vision Credit Union. Bryan has contributed to the success of the Credit Union in many ways over the past 17 years and he will be missed. At the same time, this has created a new opportunity for **Neil Loogman** to be promoted to the role of Controller. Congratulations, Neil! We wish Bryan all the best and we are thankful that we will continue to work with him in the greater Credit Union system.

This newsletter also mentions a change to our hold policy that will be implemented in November. Fraud activity has increased and we are at a point where it is necessary to manage this risk by applying holds to most of our accounts. We have given lots of notice so that there is time to discuss with members how to adjust to this change. If the addition of holds is going to cause you either hardship or significant inconvenience, please reach out to a member of the team to discuss your concerns.

Throughout the changes that we experience in our lives, when we put our confidence in God we can find the strength we need in Him. As it says in Jeremiah 17:7-8:

*But blessed is the one who trusts in the Lord,  
whose confidence is in him.  
They will be like a tree planted by the water  
that sends out its roots by the stream.  
It does not fear when heat comes;  
its leaves are always green.  
It has no worries in a year of drought  
and never fails to bear fruit.*

Soli Deo Gloria

Announcing the winners of our

# 2025 Calendar Contest!



## Photo Name

A Vibrant Arc of Colours

Sunset on the Lake

Apple Blossoms

Northern Lights

Waterfowl Lake

Sunset Flower

Iconic Hoodoos

Astotin Lake Sunset

Mountain Larches

Sunset Farming at Namao

The Glory of Winter Frost

Foggy Wind Farm

Winter Frost

Cozy Winter Sunrise

## Name

Hayley Fehr

Nicole Indenbosch

Nick Timmerman

Daryn Ottenbreit

Andrew Yskes

Emily Hofsink

Miranda Bestman

Gord Bosker

Marlene Eerkes

Jan F. Vanveen

Dianne Sieswerda

Kevin Funk

Catherine Holmes

Dawn Kostyshen

## Location

Keho Lake, AB

Park Lake, AB

Thorhild, AB

Duffield, AB

Banff Jasper Parkway, AB

Lethbridge, AB

Drumheller, AB

Elk Island National Park, AB

Arnica Lake, AB

Namao, AB

Edmonton, AB

Near Picture Butte, AB

Sherwood Park, AB

Parkland County, AB

The winning entries were chosen anonymously by our Board of Directors. Winners will receive a large canvas print of their image and a copy of the calendar.

Christian Credit Union will also donate \$500 to a Christian non-profit on behalf of all the winners.

Thank you to everyone who participated in the contest. There were a lot of great photos of "God's Creation in Alberta" to choose from!

**Get your printed calendar from our Lethbridge and Edmonton branches beginning on International Credit Union Day - Thursday, October 17!**



## Join Us in Celebrating International Credit Union (ICU) Day® 2024

Why do hundreds of millions of people worldwide choose Credit Unions? Because Credit Unions have a "people-first" philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 403 million members across the globe. On **Thursday, October 17, 2024**, join Credit Union and financial cooperative members around the globe in celebrating 76 years of International Credit Union Day®.

**Visit our branches for refreshments, meet our team, grab a calendar, and enter to win prizes!**



# New Calgary Branch

## Opening this fall!

As you're reading this newsletter, we are getting close to the opening day of our new Calgary branch. Our plans to open a branch in Calgary are being realized and we are excited to start this new chapter of Christian Credit Union's story.

We are opening a branch in Calgary to better serve our members and reach Christians across Alberta. We believe that when people apply biblical stewardship principles to their handling of money and possessions, it changes lives by reducing stress in their relationships and by freeing them to focus on glorifying God and loving their neighbour.

When you visit our Calgary branch, you can meet with an Advisor who promotes biblical principles and can help you reach your financial goals. We plan to offer personal banking, business banking, non-profit banking, and wealth management services.

## Serving our members in Calgary:



### **Leonard Savio, Personal Banking Advisor**

Leonard has a Master of Business Administration (MBA) degree in Finance and a diploma in Accounting. He is working towards a Chartered Professional Account (CPA) Degree. He is excited to serve in a role where he can impact members' lives, learn new skills, and honour Christ by providing biblical financial advice.



### **Chinonso Nnadi Nnawuihe, Personal Banking Advisor**

Chinonso has previous Credit Union experience meeting with new and potential members to open accounts and offer other banking products and services. She promotes biblical financial principles, is passionate about building relationships through member service, and enjoys learning about members' lives so she can provide advice and help them move forward.



### **Jade Umutoni, Business Banking Administrator**

Jade has served in her role for several years and enjoys working along side the Business Banking Advisors. She performs a variety of administrative tasks to ensure the needs of our Business members are met. She recently relocated from Lethbridge to Calgary and is excited for the opening of the new branch!



### **Lysa Van Herk, Wealth Advisor**

Lysa loves connecting with people from all walks of life and works hard to understand their values and goals, provide expert advice, and establish a collaborative investment strategy that will be achievable and meet their vision. She is licensed to sell securities, mutual funds, and insurance. She is currently working towards her Certified Financial Planner designation.

Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso Financial Inc. Aviso Insurance Inc. offers financial planning, life insurance and investments to members of credit unions.



Construction progress as of Sept. 7, 2024.

The Calgary branch will be different from other branches because it will not offer cash services. We are committed to providing an excellent member experience and offer several ways to bank including digital banking, a surcharge free Credit Union ATM network, and business payment solutions.

To learn more, please visit our website, download our mobile app, or contact a branch so we can assist you.



[www.christiancu.ca](http://www.christiancu.ca)

**The new Calgary branch is scheduled to open this fall and a Grand Opening celebration is being planned for the New Year. Stay tuned for more details!**

**Address:**

925 Na'a Drive SW, Calgary, AB  
Ample parking is provided.



**Check out the location on Google Maps!**

**Hours of Operation:**

Monday to Friday, 9:30am to 4:30pm.

**If you have questions about the new Calgary branch, please contact us at 1.877.426.0506.**

**Serving all of Alberta!**

**Edmonton Branch**

- Personal Banking
- Business Banking
- Non-profit Banking
- Wealth Management
- Cash Services
- Deposit Drop Box

**Calgary Branch**

- Personal Banking
- Business Banking
- Non-profit Banking
- Wealth Management

**Lethbridge Branch**

- Personal Banking
- Business Banking
- Non-profit Banking
- Wealth Management
- Cash Services
- Deposit Drop Box





# youth

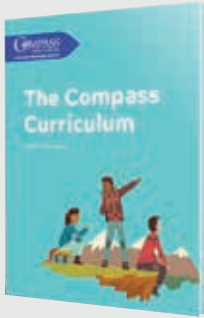
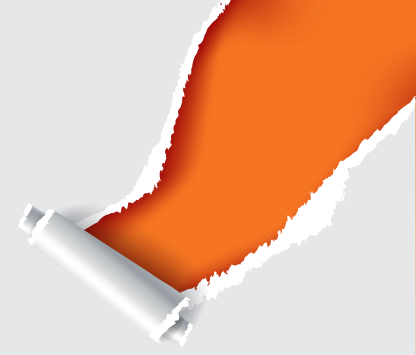
## BANKING PROGRAM

- Biblical financial literacy
- Convenient ways to bank
- Rewards for saving money
- Contests and prizes
- Grade 2 Field trips

*Start children off on the way they should go, and even when they are old they will not turn from it (Prov. 22:6).*



We are excited to share improvements we have made to the Youth Banking Program!



## Compass Curriculum

We have partnered with Compass ([compassfinancialministry.org](http://compassfinancialministry.org)) to offer curriculum specifically designed for home school, high school, and college courses. The Compass Curriculum will improve your finances (and life) by guiding you to apply God's principles to your specific financial circumstances. It's all about doing it God's way. We plan to pilot the curriculum with a few participating schools this year.



## Savings Goals and Bonuses

We've made it easier for youth to meet their monthly savings goal and increased the monthly bonus youth qualify for. Youth also qualify for a bonus for 12 months of the year instead of 10 months of the school year. We've simplified the bonus structure and made it easier for youth and parents to understand.



## Bible Bingo

Bible Bingo cards for youth in grades 1-3, 4-6, 7-9, or 10-12 are now available from a participating school or a Christian Credit Union branch. Each card includes 8 Bible verses. Your child's goal is to memorize each verse over the duration of the school year (September to May). When the card is completed, signed off by a parent or volunteer and returned to Christian Credit Union, your child will receive a special bonus! The participating school with the highest percentage of completed cards will also get a reward!



## Grade 2 Field Trips

We are excited to offer field trips for Grade 2 students at participating schools. The field trip includes an introduction to Credit Unions, tour of the vault, role playing as a Christian Credit Union team member, and story time with a financial lesson. Each field trip participant will take home a Give, Save, Spend, barn.

For more details, please visit the Youth Banking Program page at [www.christiancu.ca](http://www.christiancu.ca) or talk to a volunteer at a participating school.

# Scholarship Recipients

We support grade 12 graduating students at participating schools in the Christian community with \$1,000 scholarships. Students are required to write an essay emphasizing the meaning of "Biblical Stewardship" and how it applies to their life. In addition, the student should provide a brief outline of their accomplishments, volunteerism, life and career goals.

**Congratulations to this year's recipients!**

## Asher Slomp

**Coaldale Christian School**

"We are all called to oversee all of God's creation, to steward all, including the gifts He has given to each of us."



## Claire Moore

**Immanuel Christian High School**

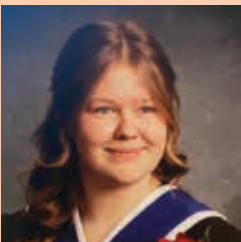
"God has given us resources, tools, and gifts, that all can serve as opportunities to humbly use them to glorify him."



## Cara Veenendaal

**Tyndale Christian School**

"Biblical Stewardship refers to the responsibility that we as Christians have in using, maintaining, and cultivating the gifts that God has given us."



## Hayden Werkman

**Covenant Canadian Reformed School**

"Biblical Stewardship is using the gifts and talents we have been given to serve others and show our thankfulness."



## Rhys Guillaume

**Edmonton Christian High School**

"By recognizing God as the creator of all things and embracing our role in his story as stewards, we can live with purpose, making a positive impact in all of his creation."





## Ryan Van Bostelen

Parkland Immanuel Christian School

"We must be shrewd managers of the money that God has given us. "The earth is the Lord's, and everything in it, the world, and all who live in it." (Psalm 24:).

## Timothy Van Maanen

Providence Christian School

"God has placed us in this world to take care of the world and everything in it, including His gifts to us."

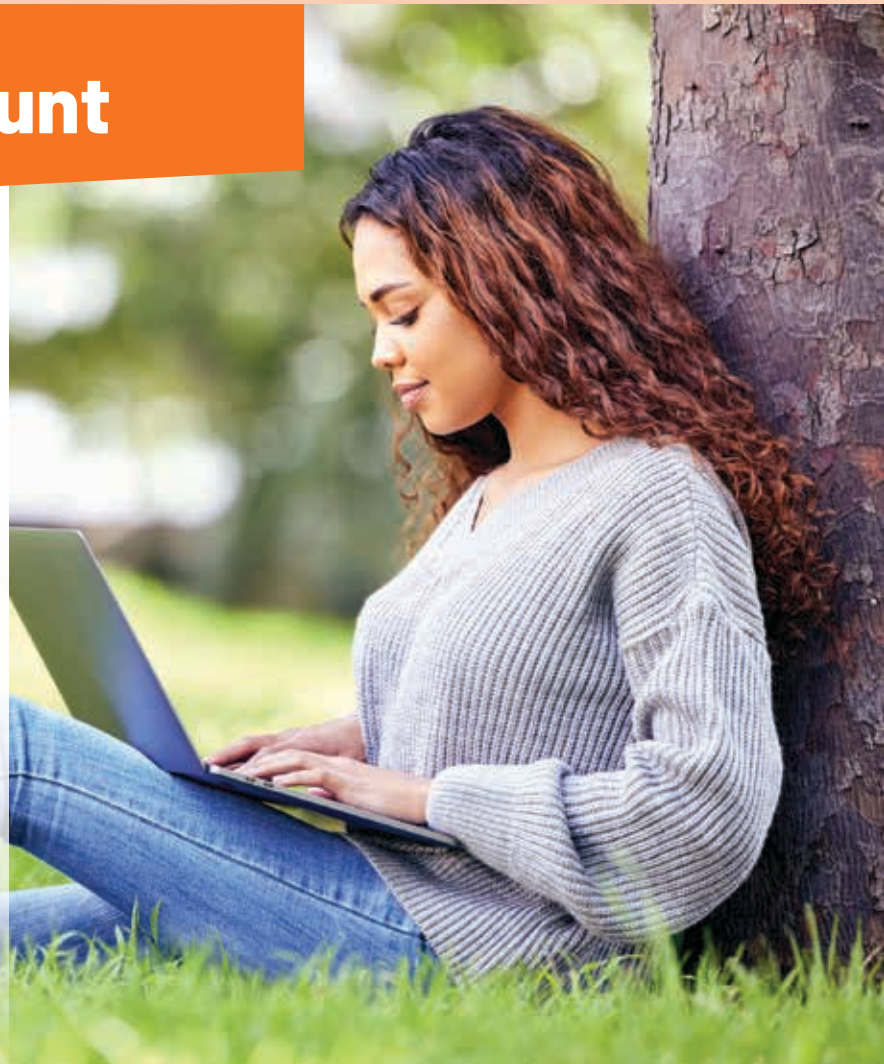
# Next Steps Account

## For young adults aged 18-25

- No monthly fee
- Unlimited transactions
- Unlimited Interac e-Transfers®
- Unlimited non-Credit Union ATM transactions\*

**Visit our website or contact a branch for more details.**

\*There are two fees when you use a non-Credit Union ATM. We will waive our fee, but you may be charged another fee by the non-Credit Union ATM. Fees for US or International transactions still apply.





# Hi5

Referral Program

For churches and non-profits



Sign up a friend for day-to-day banking\*  
and we'll donate

**\$50** to your church  
or non-profit

Visit our website to download the form  
and present it when opening the account.

\*Day-to-Day Banking is defined as one automatic payroll deposit or two automatic debits per month. Limited time offer. Some conditions apply. Your Church or non-profit must be a member of Christian Credit Union.



**deeks**  
INSURANCE

*Where Family Matters*

**Deeks Insurance is proud to offer members of Christian Credit Union excellent rates on home insurance, car insurance, and a range of other insurance products.**

With options like first accident forgiveness, friendly customer service, and 24 hour claims support, Deeks is an insurance partner you can put your faith in.

Contact Deeks for a no-obligation quote:

**1.800.240.5283 | [Deeksinsurance.ca](http://Deeksinsurance.ca)**

proud to  
partner with



**Christian**  
CREDIT UNION





# Hold Policy

**To prevent fraud, we will be applying a hold policy for all members effective November 5, 2024.**

## **Here are some details on the policy:**

When you make a deposit to your Personal, Business or Non-Profit account at Christian Credit Union, your account is instantly credited the amount of the cheque. You may not be able to access the full amount of the funds from that deposit immediately, as a hold may be placed on some or all your deposits.

The purpose for a hold to be placed on the deposit of a cheque is that a cheque is different from cash - it is a promise to pay from one party to another party. If the account the cheque is issued from does not have enough funds, or if the cheque is fraudulent, the cheque will be returned, and the member's account will be debited the amount of the deposit.

## **The length of the hold will be 5 calendar days for cheques.**

- a) 5 calendar days for Remote Deposit
- b) 5 calendar days hold for all ATM deposits and in branch deposits.
- c) 10 calendar days for "out of province" cheques - in branch
- d) 20 calendar days for US cheques - in branch
- e) Federal Government of Canada cheques are not held - in branch.

We are unable to view the individual item(s) deposited at an ATM, therefore the hold applies to all of the items deposited. When you deposit via Remote Capture, we can view the cheque the next business day and remove the hold (in part or all), at our discretion, once we have viewed the cheque.\*

**Please note: e-Transfers and automatic deposits will not be held.**

\*Some exceptions may apply.

**If you have questions,  
please contact a branch at 1.877.426.0506  
or visit [www.christiancu.ca](http://www.christiancu.ca)**



## Highway 2 Billboards

Have you seen our billboards on the QE2 Highway near Millet and Wetaskiwin? Since putting up these advertisements, we have received many inquiries leading to new business for Christian Credit Union. There is a need and a desire for a biblical approach to financial services and God is blessing our efforts to increase brand awareness. Praise God!

## All Staff Meeting

Please note that our branch hours on **Friday, November 29** will be modified to the following:

- Lethbridge Branch - Closed
- Edmonton Branch - Closed at 12:00 pm (noon)

We appreciate your understanding and apologize for any inconvenience this may cause. Bank with us online, through our mobile app, or a surcharge free Credit Union ATM.



Fantastic customer service; our application, approval and signing was smooth and stress free. Everyone we spoke to was very friendly, knew their stuff and made the process easy.

**Amanda Bartels**



This is the best place to bank for Christians, as the values of CCU align with our values. Our church and members have benefited greatly by partnering with CCU! Highly recommended!

**David Treau**



Do you have some positive feedback to share?

Help us achieve our goal of 100 Google reviews by October 31, 2024. Scan this QR Code to review us on Google and enter to win!



VERY friendly and courteous, love their service! Highly recommended!

**Steve Leyenhorst**



No other banks that we contacted provided service as good as Christian Credit Union. They truly stand out!

**Helen Hagos**

