



credit union

GREATER VANCOUVER COMMUNITY CREDIT UNION MEMBER NEWSLETTER

GVC CREDIT UNION News

You're Invited!

You are invited to attend the

OFFICIAL OPENING

of the

New Surrey Branch

Saturday

October, 16th 2004

Commencing at 2:30 p.m.
Coffee & light refreshments
will be served.

Your Opinion Counts!

Member satisfaction is very important to GVC and this is why we are once again conducting a Member Satisfaction Survey.

Your feedback helps us recognize areas for improvement, re-examine our line of products and ensure that our service quality remains up to standards.

Please take a moment to complete the survey and send it back to our administration office in the enclosed pre-paid envelope.

Surrey Branch Relocation Complete



Move Complete!

Months of major renovations, water connection issues and electronic network challenges finally came to fruition when, on the weekend of August 9th, we moved our Surrey Branch into its new, bright and cheery premises.

The move was completed without any major problems. The office reopened for it's first day of business at the new location on Tuesday, August 11th, 2004.

Thank you!

GVC would like to take this opportunity to thank all members affected by the branch closure on Saturday, August 9th. We sincerely appreciate your patience and understanding during the relocation period and are sure you will enjoy the new and improved branch.

Please visit us on Saturday, October the 16th, 2004 for our Surrey Branch official opening celebration.

A \$500 Term Deposit Draw will take place after the opening ceremony.

New Office Hours

Since the move, for the convenience of our members, the Surrey branch is now open six days a week.

Monday	: 9:30 - 5:00
Tuesday	: 9:30 - 5:00
Wednesday	: 9:30 - 5:00
Thursday	: 9:30 - 5:00
Friday	: 9:30 - 6:00
Saturday	: 10:00 - 2:00

Member Parking

There is plenty of designated member parking in front of the office. Our Surrey office and parking may be accessed from; East bound 100th Avenue and South bound 152nd Street.

Visit our
Surrey Branch
& Enter to
Win a \$500
Term Deposit

Student Financial Assistance Available

*From left to right:
Tracy Sparkes,
Assistant Manager, of
GVC's Brentwood
Branch presents a
Credit Union
Foundation
bursary cheque in the
amount of \$1,200 to
Janey C.Y. Yang
towards her education
expenses.*



Members of GVC who need financial assistance to complete their post secondary education are encouraged to apply for a Credit Union Foundation Scholarship.

Application forms are available at each branch or by calling Victoria at our Head Office at 604-298-3344 to have one mailed.

The Credit Union Foundation of British Columbia is the provincial charitable arm of the BC Credit Union System. GVC Credit Union is a strong supporter of the Foundation.

2004 RYES - Grad Camp Experience

Every year since 1997, GVC has proudly sponsored a number of youths to attend Camp Rainbow. This year, we have provided sponsorship funds that allowed 15 youths to attend various levels of camp. We are pleased to share with you the experience of Rachel Tetrault who participated in the Grad Camp at Cowichan Lake this summer.



Rachel Tetrault

"Dear GVC Credit Union,

I am writing because with your assistance I went to Camp Rainbow's Grad Camp this summer. This meant a great deal to me because camp is a really important part of my life, and I can't thank you enough for your generous bursary.

Grad Camp was an amazing experience. I made new friendships with people from across the province. I learned about leadership, self awareness and how to organize a three hour presentation with no help of staff, but just us campers working together.

I wish that more youth had the opportunity to participate in such a unique and welcoming environment, where you're never afraid to be yourself, and your individuality is celebrated. Thanks, Rachel Tetrault."

If you are interested in sponsoring or applying for 2005 Camp Rainbow sponsorship, please contact Victoria Kowalski at 604-298-3344 or email vkowalski@gvccu.com

2005 Board of Directors Nominations Invited

Being a director requires study, time and commitment to actively participate in making decisions relating to credit union's current and future operations, goals and corporate strategies.

Any member who is qualified and willing to serve as a director, is eligible for nomination.

In 2005, elections will be held to fill three positions, each for a three year term of office.

Persons wishing to nominate a candidate should contact the Chair of the Nominating Committee, Patrick Thierman at 604-524-1235 or call our General Manager, Phil Moore at 604-298-3344.

Nominations must be received by Tuesday, **November 23rd, 2004.**

New Credit Union Quiz

Question:

What is a HyperWallet and what is it used for? Name at least three features.

Hint: Refer to GVC's July 2003 Newsletter.

If you think you know the answer, please call Victoria Kowalski at 604-298-3344 or email her at vkowalski@gvccu.com.

Deadline for submissions is November 30, 2004.

Previous Credit Union Quiz

Question:

GVC Credit Union offers **24 hour MemberDirect** Internet banking.

Provide five different services available to members who access their account through **MemberDirect** Internet banking.

Answer:

There are many services available for members through MemberDirect Internet banking. Some of them include:

- Statement Downloads
- Account Information
- Cheque Imaging (view your cheques)
- Bill Payments
- Stop Payments
- Intra & Inter Member Transfers
- Interest Rates
- US Exchange Rates
- and more...

Congratulations to Mary Burdeny who knew the correct answer.

Branch Hours Correction

An error occurred in our last newsletter when announcing new Saturday hours.

Please note, Saturday service hours have only changed at our Surrey, Vancouver and Brentwood branch, and are as follows:

10:00 am - 2:00 pm

There are no changes to hours at our Lougheed Branch. The hours remain the same and are as follows:

9:30 am - 3:00 pm

We apologize for any inconvenience this may have caused.

Introducing a Campus Chequing Account for post secondary Students...

NEW
Product!

Effective August 1st 2004, we have launched a new "**Electronic Chequing - Campus**" account designed for post secondary students.

The Campus account is similar to our Electronic Chequing account but offers a \$5 discount off the monthly service charge; bringing it from the normal \$8.50 per month to \$3.50 per month.

This account is exclusively offered to students of recognized post secondary institutions. To be eligible to open this account, students are required to provide proof of registration in a minimum 2 full time courses per semester.

For more information, please contact your branch.

Free Campus Chequing account transactions include:

- Internet & Telephone Banking
- Online Bill Payments
- Interac Direct Payments
- Pre-Authorized Debits & Credits
- GVC or credit union ATM transactions
- Online Stop Payments
- In-branch, Mail, Night or Post-Dated Deposits

New GVC Credit Union Website is Going LIVE!

www.gvccu.com

GVC's all new website is expected to launch live to our members on September 30th, 2004. The site has a brand new look and we hope that you will find the information and tools contained in the site to be useful and easy to use.

Check out the **TOOLS** section for online calculators such as:

- **Rent vs Buy**
- **Mortgage Calculator**
- **Retirement Planner**
- **Home Budget**
- **And many more!**

Our **PERSONAL** and **BUSINESS** sections include a wealth of information on banking, borrowing, investing and membership. As well, included in the **PERSONAL** section, is the "Life Events" area which provides information on major life events that we all experience such as major purchases, tough times,

retirement and more. The "Business Events" component contained within the **BUSINESS** section explains how to start your own business, how to grow your business and how to start a non-profit organization.

Lastly, the **COMMUNITY** section contains information on GVC Credit Union, our history, member benefits, the credit union advantage, community involvement and much, much more!

Be sure to logon today and see the changes for yourself! Feedback is always welcome and a General Feedback form can be accessed from the "Contact Us" link on the homepage.

Note: Our MemberDirect Internet banking will also receive a cosmetic update Sept. 29th to match our new website; all features and functionality however, will remain the same.

GVC Credit Union is a member-owned financial co-operative which was founded in 1940 by members joining together to help one another.

Mission Statement

- To offer savings and loan facilities oriented to the needs of individuals and families in Greater Vancouver.
- To provide members with financial services at competitive rates and in such a manner as to be able to deal personally with each individual member.
- To assist members in prudently managing their financial affairs by providing timely and appropriate financial information and personal loans and deposit counselling.
- To offer other financial services if (in the opinion of the policy makers) they provide a member benefit.

GVC's objective is to achieve the above while paying competitive dividends, providing good quality working conditions, salaries and benefits to employees, and earning sufficient surplus to provide for statutory reserves and other reserves as might be deemed prudent.



Internet Banking www.gvccu.com
Telephone Banking 604-444-5250



Holiday Hours

Remembrance Day
Wednesday, November 10 Open
Thursday, November 11 CLOSED
Friday, November 12 Open

Christmas
Friday, December 24 Open
Saturday, December 25 CLOSED
Monday, December 27 CLOSED
Tuesday, December 28 Open

New Year's
Friday, December 31 Open
Saturday, January 1 CLOSED
Monday, January 3 CLOSED
Tuesday, January 4 Open

Branch Hours

	Mon	Tues	Wed	Thurs	Fri	Sat
Vancouver	9:30 - 5	9:30 - 5	9:30 - 5	9:30 - 5	9:30 - 6	10 - 2
Brentwood	9:30 - 5	9:30 - 5	9:30 - 5	9:30 - 5	9:30 - 6	10 - 2
Lougheed	Closed	9:30 - 5	9:30 - 5	9:30 - 5	9:30 - 6	9:30 - 3
Surrey	9:30 - 5	9:30 - 5	9:30 - 5	9:30 - 5	9:30 - 6	10 - 2
Head Office	8 - 5	8 - 5	8 - 5	8 - 5	8 - 5	Closed

Board of Directors

Elected by you, the members, representing your interest and guiding the future of your credit union are:

Glenn McLaughlin	Chair of the Board
Ken Sherwood	1st Vice-Chair
Les Hausch	2nd Vice-Chair
Phil Beall	Director
Judi Corra	Director
Gilles Deschenes	Director
Herb Gill	Director
Jim Pope	Director
Patrick Thierman	Director

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