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## Board of Directors Nominations Invited

**Nominations must be received by Monday, November 25, 2013.**

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

Anyone who has been a GVC member for over a year, and is qualified and willing to serve as a director is eligible for nomination. In 2014, 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, Shaun Olafson at 604-306-5411 or call Balbir Bains, Operations Manager at 604-298-3344.

## Prospective Director Workshop

If you are interested in becoming a director and would like to learn more, we invite you to attend our "Prospective Director Workshop". The workshop will be held on Wednesday, October 23rd, 2013 at 5:30pm at our Brentwood Branch.

Please RSVP to Brittney at 604-298-3344 or email [blloyd@gvccu.com](mailto:blloyd@gvccu.com).

## Traveling to the U.S.? United States ACCEL® POS Network Now Available

We are pleased to announce the ACCEL® Point of Sale (POS) debit network in the United States is now available to all our Members/cardholders. The ACCEL® network is one of the largest POS networks in the United States with more than 3,000,000 participating merchant locations.



The ACCEL® network in the United States works exactly the same way debit card purchases work at home. Purchases are paid for by

swiping or inserting your debit card and verifying the transaction with your confidential PIN. As an added value, a cash back option is also available at the majority of merchant locations. Regular service fees apply.

For a list of US ACCEL® retailers visit <https://www.accelexchange.com/participatingRetailers.aspx>.

For more information please visit <http://theexchangenetwork.ca> or contact your branch.





## Youth Excellence Society Summer Experience

This year, GVC helped sponsor and send 10 youths to leadership camps offered by the Youth Excellence Society (The Yes). These week long camps took place in July and August at Cowichan Lake on Vancouver Island. We are pleased to share letters we received from two of the sponsored teens.



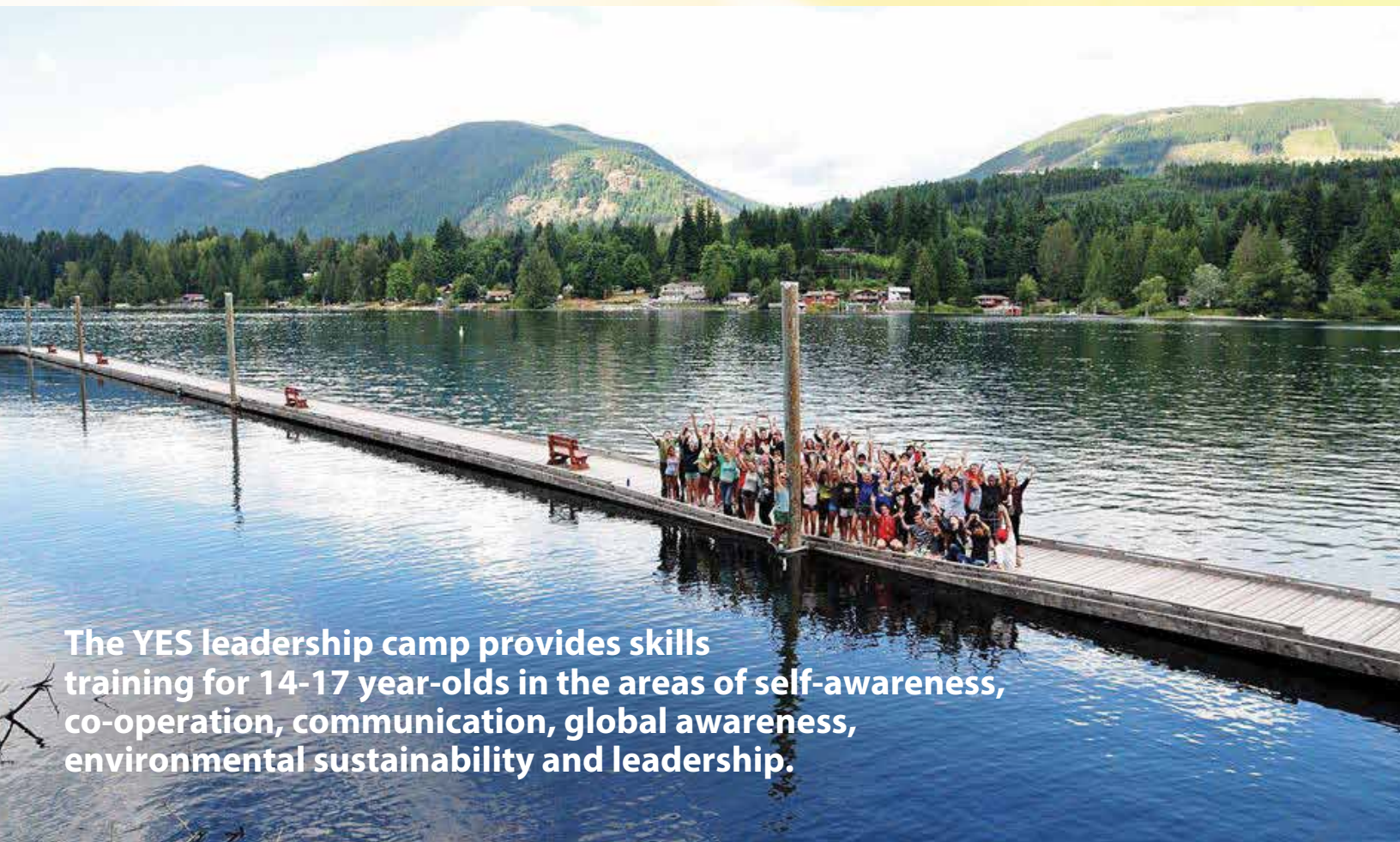
*Dear GVC Credit Union,*

*I appreciate your support in attending the Yes Camp this week. The YES is an inspiring and empowering camp that continuously teaches me life lessons through fun, engaging sessions. Activities like the rhythm workshop allowed me to relieve stress and let out tension through dance. The different morning sessions helped me explore areas such as self-awareness, communication and sustainability. During reflections, I shared and heard personal stories with a supportive and caring group of people. Thanks to this experience, I feel enriched as a youth, capable of impacting my community, country and world. Thanks you again for your generosity. Ian S.*



*Dear GVC Credit Union,*

*Thank you so much for sponsoring my Yes Camp experience. I cannot begin to explain what an incredible experience you have provided me with. The people I met and the lesson I learned will not easily be forgotten and I will never see things the same way ever again. Being around such a loving and supportive group of young people inspired me more than I ever could have imagined and has empowered me to a more self-aware and active member of our community. I honestly cannot tell you how much of an impact your support has left on my life. Sincerely, Cosette M.*



**The YES leadership camp provides skills training for 14-17 year-olds in the areas of self-awareness, co-operation, communication, global awareness, environmental sustainability and leadership.**



# Goalgetters Soccer Camp

This year the Goalgetters Summer Soccer Camp was held August 19-23 at Moody Park in New Westminster. The camp was lead by one of GVC's employees, Kevin Heaney, currently working in our administration office. In attendance were 37 children aged 5-12 who together with 5 coaches enjoyed a week filled with summer fun on the field.

GVC continues to be a proud sponsor of the Goalgetters which has been providing an affordable program for the past 38 years. Many thanks to Kevin and his team for a job well done!



## Need financial assistance for post secondary education?

The Credit Union Foundation of British Columbia offers education awards from the GVC Credit Union Pioneers Memorial and other Trusts for post-secondary school students needing a financial helping hand. Members in need of such assistance are encouraged to apply for a Credit Union Foundation Award.

### INFORMATION FOR STUDENTS

Awards are primarily available for B.C. resident students enrolled in post-secondary programs and attending accredited public colleges and universities within the province.

The prime criteria is a demonstrated financial need. As education awards are supplemental assistance, it is expected that applicants have applied to all sources normally available to students and that primary funding is in place.

### SUBMISSION DEADLINES

The deadline is the date the application must be received at the Foundation's address. Late submissions will not be considered.

### ACCEPTANCE DATES

Program Start	Acceptance	Deadline
Fall	September 1 to	October 15
Winter	January 1 to	February 15
Spring	May 1 to	June 15

For full details, refer to the student information section of the website at [www.cufoundation.org](http://www.cufoundation.org)

## Prime Rate

In the interest of our members borrowing at rates which are tied to prime, our prime rate effective September 23, 2013 is 3%.

## Real Savings Term Deposit\*

<b>LONG TERM</b> (Non-Rdl)		*Cashable on each anniversary, subject to 1% penalty.
Minimum Deposit: \$5,000		
1 year	1.25%	
15 months	1.35%	
18 months	2.00%	
2 years	1.60%	Rates are subject to change without notice.
3 years	1.95%	
4 years	2.00%	
5 years	2.15%	

## Board of Directors

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

Chair of the Board ..... Glenn McLaughlin  
 1st Vice-Chair ..... Herb Gill  
 2nd Vice-Chair ..... John Schretlen  
 Director ..... Judi Corra  
 Director ..... Gilles Deschenes  
 Director ..... Les Hausch  
 Director ..... Shaun Olafson  
 Director ..... Rick Orford  
 Director ..... Ken Sherwood

## 2013 Annual General Meeting Recap

GVC Credit Union's 73rd Annual General Meeting was held on Tuesday, May 14th, 2013 at the Executive Inn in Burnaby. As part of our annual tradition, attending members and guests enjoyed a buffet-style dinner while listening to a clarinet quartet. The business session of the meeting had 155 members and 5 guests in attendance.

During the meeting Director Les Hausch reported Gilles Deschenes, Ken Sherwood and Shaun Olafson had been re-elected as directors for three year terms.

Chair of the Board, Herb Gill, took a moment to acknowledge and thank retiring Branch Manager Richard Rochard. Herb expressed his gratitude and appreciation for Richard's 37 years with GVC.

## Holiday Hours

### THANKSGIVING

Saturday, Oct 12, 2013 ..... OPEN  
 Monday, Oct 14, 2013 ..... CLOSED  
 Tuesday, Oct 15, 2013 ..... OPEN

### REMEMBRANCE DAY

Saturday, Nov 9, 2013 ..... OPEN  
 Monday, Nov 11, 2013 ..... CLOSED  
 Tuesday, Nov 12, 2013 ..... OPEN

### CHRISTMAS AND BOXING DAY

Tuesday, Dec 24, 2013 ..... OPEN  
 Wednesday, Dec 25, 2013 ..... CLOSED  
 Thursday, Dec 26, 2013 ..... CLOSED

### NEW YEAR'S DAY

Tuesday, Dec 31, 2013 ..... OPEN  
 Wednesday, Jan 1, 2014 ..... CLOSED  
 Thursday, Jan 2, 2014 ..... OPEN

Credit Unions BC  
**GET your SHARE**

**YOU COULD WIN \$20,000!**

Just for being a credit union member!

For more information visit  
[www.GetYourShare.ca/member](http://www.GetYourShare.ca/member)

Full Terms & Conditions at [GetYourShare.ca/terms](http://GetYourShare.ca/terms)



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Monday-Friday 8-5

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

Tuesday-Thursday 9:30-5  
 Friday 9:30-6  
 Saturday 9:30-3

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

Tuesday-Thursday 9:30-5  
 Friday 9:30-6  
 Saturday 9:30-3

Monday-Thursday 9:30-5:30  
 Friday 9:30-7  
 Saturday 9:30-4