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Board of Directors Nominations Invited

Director nominations must be received by November 23, 2015

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 2016, 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, Judi Corra at 604-433-8302 or call Victoria Kowalski, Administration and Marketing 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, November 4th, 2015 at 5:30pm at our Brentwood Branch. Please RSVP to Amber at 604-298-3344 or email amarcheen@gvccu.com.

Line of Credit Improvements Coming Soon

We have listened to our members and are pleased to announce that we have made improvements to our line of credit products. These improvements include streamlined processing and a simpler look at your transactions. It is our goal to implement these improvements sometime in the month of October. Please stay tuned for more information.

Lougheed Branch Move Complete

Our Lougheed Branch has successfully merged with our Brentwood branch in July. Unless requested otherwise all Lougheed branch member files are now located at the Brentwood branch where you will also see most of our Lougheed branch employees.

Due to limited space safety deposit boxes have been moved to Brentwood and our Royal Square branch. Should you need to access your safety deposit box please contact Amanda Waymen, Deposit Supervisor at 604-298-3344.

We'd like to take this opportunity to thank our members for their patience during this move.



Thanks from the Mount Pleasant Neighbourhood House



Thank you for the generous donation to the Mount Pleasant Neighbourhood House (MPNH). Since its inception in 1976, MPNH has been achieving our mission of connecting neighbours and building a better neighbourhood in so many ways. With a rich history of working with the community to develop innovative programs and services that address community needs, today MPNH is a vibrant and thriving hub that serves infants to seniors, and fosters social inclusion for people with many languages and cultural backgrounds.



Glenn McLaughlin, Chair of GVC Credit Union presenting a cheque for \$12,500 to Allen Smith, Director of Core Programs and Operations at MPNH as part of GVC CU's 75th Anniversary.

MPNH is a member of the Association of Neighbourhood Houses of British Columbia, and is one of 14 neighborhood houses in Metro Vancouver. MPNH grows and nourishes our neighbourhood; and we embed community engagement in all that we do. We provide community-based programs and services that reflect diversity, respect and social justice and we work in collaboration with many local partners. We work towards our vision of building a vibrant, active community, with members that are empowered to play active roles in our civil society and, supported by their neighbours and community organizations, to live healthy, full lives.

Our facility is used seven days a week for our programs and by community members for multiple meetings, trainings, workshops and activities. Your generous contribution will make a difference as we upgrade key parts of our facility. We thank you for this contribution and also to the strong partnership we have enjoyed with the Greater Vancouver Community Credit Union for many years. We look forward to many more years of supporting each other.

Sincerely yours, Jocelyne Hamel, Executive Director

Youth Excellence Society Summer Camp Experience



Each year GVC helps sponsor youths to attend leadership camps offered by the Youth Excellence Society (The Yes). These week long camps took place in July and August at the Cowichan Lake on Vancouver Island. We are pleased to share a letter we received from one of the sponsored teens.

Dear GVC Credit Union,

I am so happy to have come back to camp to see all of my friends and the YES camp family. I have met a lot of amazing new friends and have been a part of this amazing community. One of the best activities at camp was the reflections when we are able to share things and get them off our chests. It is one of the best things I have ever done.

Sincerely, Anton.



Registered Education Savings Plans

Give that special young person in your life a head start to realize their full potential with a Registered Education Savings Plan (RESP). With increasing post-secondary education costs, an RESP is an easy and affordable way to act now and be prepared. Discover our full range of investment options offered as single or family plans by connecting with us today.

Did you know?

Under the Canada Education Savings Grant, the federal government matches 20% of RESP contributions to a maximum annual amount of \$500 per beneficiary!

Learn more!

Learn more about education savings for your child on the Government of Canada's 'Can Learn' website at <http://www.canlearn.ca/eng/savings/index.shtml>.

The British Columbia Training & Education Savings Grant

It's never been easier to save for your child's post-secondary studies, thanks to the British Columbia Training and Education Savings Grant (or BCTESG). All it takes to earn this one-time grant of \$1,200 are a few simple eligibility requirements and an active RESP (no contributions required!).

Here's what you need to know if you're interested in obtaining the Grant for your child or grandchild:

BCTESG eligibility requirements:

- Available to children born in 2007 or later
- The child must have an open Registered Education Savings Plan (RESP)
- Both the child and the child's parent/guardian must be BC residents at the time of Grant application

Applying for the \$1,200 Grant

- The subscriber of the child's RESP (the person who opened the RESP on the child's behalf) may apply for the Grant when the eligible child turns six (as long as both the child and the child's parent or guardian still reside in BC)
- The RESP subscriber has until the child's ninth birthday to apply for the BCTESG
- The Grant must be used towards a qualifying post-secondary education or training program in or outside Canada
- RESP subscribers do not need to make RESP contributions in order for the child to receive the BCTESG

If you have any questions or would like more information, please contact your branch.

Service Charges Notice

Further to our communications released earlier this year please note, effective November 1st 2015, service charges for online and over the counter bill payments will be charged at the time of the transaction instead of being combined in your monthly fee.

We believe that service charge transparency is very important to our members and it is our goal to continue our efforts in making this information clear and available on your account statements.

If you have any questions please contact your branch directly.

Metamorfest Community Festival



On September 26th we spent the day at the Metamorfest festival organized by the Mount Pleasant Neighbourhood House. Thanks to everyone that joined us.

2015 Annual General Meeting Recap

GVC Credit Union's 75th Annual General Meeting was held on Saturday, June 13th, 2015 at the Executive Inn in Burnaby.

Prior to the meeting events took place in recognition of GVC's 75th anniversary. Patrick Dunae the author of the book commissioned by GVC's Board of Directors had made a presentation on his book "Common Bonds, A History of Greater Vancouver Community Credit Union". All present received a complimentary copy of the book.

Also in recognition of our 75 year milestone six donations of \$12,500 each, totalling \$75,000, had been awarded just before the meeting to representatives from Mount Pleasant Neighbourhood House, Credit Union Foundation of BC, Burnaby Seniors Outreach Services Society, L'Arche Foundation of Greater Vancouver, Options Community Services (Evergreen and Virginia Sam Transition House), and Marguerite Dixon Transition Society.

The business session of the meeting had 118 members and 12 guests present.

During the meeting Shaun Olafson congratulated the successful Director candidates; Herb Gill, re-elected, Richard Thomas and Lorena Spencer both newly elected directors, all to three year terms of office.

Chair of the Board, Glenn McLaughlin gave a short speech on the retirement of the General Manager, Phil Moore and introduced Balbir Bains as the new General Manager, effective July 1st 2015.

Mission Statement

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

- 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.

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	Director	John Schretlen
1st Vice-Chair	Herb Gill	Director	Ken Sherwood
2nd Vice-Chair.....	Shaun Olafson	Director	Lorena Spencer
Director	Judi Corra	Director	Richard Thomas
Director	Gilles Deschenes		



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