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## 2018 Director Elections

Four candidates have been nominated for three director positions which will become vacant at our 2018 AGM. All positions are for a three year term of office. The committee met with the candidates and based on GVC's Board of Director "Attributes and Needs" are endorsing Breanna Fernie, Herb Gill, Richard Thomas and Elaine Schretlen.



### Vote In-Branch March 3-10, 2018

As per the Special Resolution that was passed in 2001, elections for directors will be done by way of in-branch balloting. Voting will take place at each branch beginning Saturday, March 3, 2018 and finish on the close of business Saturday, March 10, 2018.

### Voting Eligibility

To be eligible to vote, you must have been a member of GVC for over 90 days and be 19 years of age or over. Corporations may appoint someone to vote, but due to the legal requirement that no member may cast more than one vote; the appointee must be a non-member.

### Election Results

Ballots will be sealed and counted by an independent scrutineer. Results will be announced at our Annual General Meeting on Wednesday, May 9<sup>th</sup> 2018.

### Mail Ballot Requests

Mail ballots may be requested in writing until February 26<sup>th</sup> 2018. If you would like to request a mail ballot please see the request form on page 3. Additional mail ballot request forms may be obtained at your branch or online at [www.gvccu.com](http://www.gvccu.com).

## Introducing the new family of GVC credit cards

We have partnered with Collabria, a cooperative company with unique payment solutions for credit unions, to provide a family of credit card options created specifically for GVC Members.

Whether you are looking for a credit card that rewards you for everyday purchases, offers exceptional insurance benefits or helps build credit, GVC is proud to offer you a credit card that does more for your financial picture.

- Manage your account, view transactions and make payments 24/7 online
- Breeze through checkout faster with MasterCard contactless payments
- Get your questions answered anytime with 24/7 Cardholder Service
- Experience the security of chip and PIN protection
- Travel with ease knowing you're supported around the world with 24/7 lost/stolen card reporting, emergency card replacement and emergency cash advance service

### The GVC Credit Union Collabria Cash Back Mastercard is an easy way to put money back in your wallet.



It doesn't matter if you're buying groceries or gas, dining out with friends or seeing a movie. With the GVC Cash Back Mastercard, it all adds up to valuable cash back.

**EARN 1 POINT FOR EVERY \$1 SPENT ON EVERYDAY PURCHASES AND DOUBLE POINTS ON GAS.**

**NO ANNUAL FEE**

For more details, to apply or to check out GVC's full range of credit cards, please contact your branch or visit [www.gvccu.com](http://www.gvccu.com).



MemberDirect Alerts let you know when important changes have been made to your information in MemberDirect Online Banking. These alerts add additional protection allowing you to identify and report potentially fraudulent activity as soon as it happens.

#### You will be notified when:

- » A new bill payee is added to your list of vendors
- » You are locked out of MemberDirect online banking after three attempts to log in
- » Your MemberDirect account has been logged into
- » An Interac e-Transfer recipient has been added

MemberDirect Alerts can be sent as a text message to your mobile device, as an email to your email address, or both. You can review the last 30 days of alerts history in online banking. Just click on the View Alerts History link on the "Message and Alerts" tab. You can also manage your alerts by editing the contact information, account nicknames, or choosing different alerts to be received. You'll find all of these functions under the "Manage Alerts Contacts and Mobile Nicknames" tab.

Registering for MemberDirect Alerts is easy. Just a few quick steps and you're all set up. You can choose how you want to be notified and even assign which form of contact will be assigned to each alert.

#### How do you sign up?

1. Login to the GVC Credit Union Online Banking.
2. Click "Messages and Alerts" tab and then click Get Started Today.
3. Select an alert under "Security Alerts."

Select the desired Alert from the dropdown menu and click on the "Update View" button beside it which will activate the necessary Alerts you will need to register. Please click on the Alert items in the list that you wish to add to the account. The item will drop down, and you can then click on the "Get Started" button.

4. You will be asked to accept the Alerts Agreement before you can complete your registration.
5. Add an email contact, phone contact (or both) and follow the instructions received in the confirmation email or text. If you sign up to receive texts, you will receive a one-time pass code on your mobile device. This needs to be entered into online banking to proceed with registration.
6. Scroll to the bottom of the list of accounts and Click on Submit. If you'd like to change account nicknames, choose "Manage Alerts Contacts and Mobile Nicknames" and then "Edit Nicknames." Remember to click on "Submit" when you are finished.

The added Alert will then appear under your Active Alerts. Repeat the process for the remaining alerts you choose to add.

#### More Information

Due to potential carrier and Internet service interruptions, it cannot be guaranteed that you will receive the alerts. If you have any concerns about your accounts, please visit the View Alerts History link on the Message and Alerts tab.



Over the years, members have contacted us to share their personal stories; stories of perseverance, success, challenges and triumph.

Whether it's a new car, the house of their dreams, or consolidating debt to lower their payments, every day we help our members create possibilities. GVC Credit Union has enjoyed playing a role in helping members succeed both personally and in business.

We'd love to hear how GVC Credit Union helped you. Please share your experience with us. To submit your story please email Victoria Kowalski, Manager, Admin & Marketing at [vkowalski@gvccu.com](mailto:vkowalski@gvccu.com) or by mail to: Attn: Victoria Kowalski at 1801 Willingdon Avenue, Burnaby, BC, V5C 5R3.

Send us your story by March 15, 2018 for your chance to win a \$100 gift card to White Spot.

## GLOBAL PAYMENT™ MasterCard® Update

Further to a letter advising that your GPC Account would no longer work as of December 31, 2017, please disregard that letter as this date has now changed. We're happy to share with you that Greater Vancouver Community Credit Union and CUETS Financial have come to an agreement to extend services for your GPC Account until May 31, 2018.

Continue to use your card as you do today, for any transaction including purchases and recurring bill payments until May 31, 2018.

It is our hope that we will be in a position to continue to provide this financial product beyond May 31, 2018 with minimum impact to members. Stay tuned for more information.

**78<sup>th</sup> AGM Notice**  
**Wednesday, May 9<sup>th</sup> 2018 at 7:30pm**  
**Executive Inn Burnaby 4201 Lougheed Hwy.**

# 2018 Director Candidate Biographies



## Breanna Fernie

Breanna has been a member of GVC since 2016. She has over 15 years' experience in Telecommunications and over 10 years in Real Estate. She has attended UBC Sauder School of Business and has a Real Estate Services Trader License. She is the President & CEO of a Tech Firm and owns/operates a Real Estate Firm. She

is a President of a Strata Council and is involved with Greater Vancouver Board of Trade, Richmond Chamber of Commerce and Surrey Board of Trade. Breanna was recently a finalist for the Young Entrepreneur of the Year Award with the Chamber and her Tech Firm was nominated for Innovator of the Year Award. Breanna believes this would be a fantastic opportunity and a great learning experience. Breanna is seeking election to the Board for the first time.

*Breanna has been endorsed by the Nominating Committee.*



## Richard Thomas

Richard has been a member of GVC since 1980. He has extensive regulatory and governance experience, having overseen the B.C. credit union system's government relations function for almost 33 years with Central 1 (formerly, Credit Union Central of British Columbia). He served as President and a

director of the system's captive insurance company and as a director of Central 1 Trust. He resourced multiple system-related governance task forces. He holds a BA in Economics and a Masters of Public Administration from University of Victoria. The Board's 2nd Vice-Chairperson, he serves on the Board's Audit and Investment & Loan Committees. He is seeking re-election to the Board.

*Richard has been endorsed by the Nominating Committee.*



## Herb Gill

Herb has been a member of GVC since 1998. He is the President of CIMS Limited Partnership. He is a Certified General Accountant and has a Business Administration diploma from BCIT. He believes he brings finance knowledge, leadership and business strategies strength to

the Board. Herb served on the Board of Alpine Credit Union before it merged with GVC. He was first elected to GVC's Board in 2003 and served as GVC's Board Chair for five years and is currently the 1st Vice-Chair. Herb is seeking re-election to the Board.

*Herb has been endorsed by the Nominating Committee.*



## Elaine Schretlen

Elaine has been a member of GVC since 1967. She has over 30 years of experience in the health services industry and holds a BA in Child Care, Diploma of General Nursing from BCIT and worked as a Child Care Counsellor and a Registered Nurse. Elaine is presently

Chair of her Strata Council and volunteers for a number of non profit organizations including Lions Gate Hospital Auxiliary. Elaine would like to contribute to GVC by adding her diverse perspective to the GVC Board. Elaine is seeking election to the Board for the first time.

*Elaine has been endorsed by the Nominating Committee.*

## Director Elections - Mail Ballot Request



Complete this mail ballot request form and return it to your branch in person, or mail to: GVC Credit Union, Attn: Amber Marcheen, 1801 Willingdon Ave. Burnaby, BC, V5C 5R3 or email to: [admin@gvccu.com](mailto:admin@gvccu.com)

**All mail ballot requests must be received by GVC Credit Union no later than Monday, February 26<sup>th</sup> 2018.**

I have read and understand the voting eligibility requirements as noted above, and deadlines on this form. I would like to request a mail ballot be sent to the address as indicated.

Member Signature: \_\_\_\_\_

Member Name: \_\_\_\_\_

Member Number: \_\_\_\_\_

Telephone #: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Date: \_\_\_\_\_

# Deposit cheques with a snap.

**Deposit Anywhere™**



Just search for "GVC" in the iTunes App Store or "GVCCU" in Google Play to download your free app and get started today!

## 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.

## Dividends Declared

We are pleased to announce the Board of Directors have declared the following dividends for 2017:

### *Life Insured Share Savings*

0.75% calculated on the member's minimum quarterly balance and paid as of January 1<sup>st</sup> 2018.

### *Membership Equity Shares*

2.50% calculated on the member's minimum quarterly balance and paid as of January 1<sup>st</sup> 2018

### *Class C Preferred Equity Shares*

The 2018 dividend will be 0.50% of 1.00% above GVC's highest yielding term deposit subject to a minimum rate of 2.00%

### *Patronage Dividend*

Rebate of June 2017's standard personal chequing account charges.

## Board of Directors

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

Chairperson ..... Glenn McLaughlin  
1st Vice-Chairperson ..... Herb Gill  
2nd Vice-Chairperson ... Richard Thomas  
Director ..... Argundas Bartas  
Director ..... Judi Corra  
Director ..... Shaun Olafson  
Director ..... Ken Sherwood  
Director ..... Lorena Spencer  
Director ..... Stacy Wilson

## Prime Rate

In the interest of our members borrowing at rates which are tied to prime, our prime rate as at January 6<sup>th</sup> 2018 is 3.20%.

## Real Savings Term Deposit\*

LONG TERM Minimum Deposit	(Non-Rd) \$5,000	*Cashable on each anniversary, subject to 1% interest penalty.
1 year	1.20%	Rates are subject to change without notice.
15 months	1.25%	
18 months	1.35%	
2 years	1.40%	
3 years	1.60%	
4 years	1.70%	
5 years	2.00%	

**GVC credit union**  
GREATER VANCOUVER COMMUNITY  
**For Real People**

Chequing, Savings, Mortgages, Loans and Friendly Advice.  
**www.gvccu.com**

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Monday-Friday 8-5

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

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

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

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