

CARPATHIA'S INSIGHT

SPRING 2020 | BECHA 2020



Celebrating 80 years



Mr. Wasyl Topolnicky

This year marks the 80th Anniversary of Carpathia Credit Union and we're so excited to share this milestone with our members. We wouldn't be here if it weren't for our loyal members, from the first members in 1940, to the more than 13,000 members we serve today. Thank you for choosing Carpathia Credit Union as your financial institution. We look forward to continued growth and future opportunities, as well as many more years of working hard to help our members reach their financial goals.



2020 **AGM**
POSTPONED

Due to Coronavirus pandemic, the Annual General Meeting of Carpathia Credit Union is postponed and will not be held on April 29, 2020. We will advise you of the new date. The voting process for the Board of Directors will continue as planned, either by mail or electronically. Thank you for your cooperation and understanding.

2019 BOARD

CORPORATE OFFICE

3rd Floor, 952 Main Street
Winnipeg MB R2W 3P4
Ph: 204.989.7400 Fax: 204.989.7715
Hours: Mon - Fri 8:30am - 5:00pm

BRANCHES

950 Main Street
Winnipeg MB R2W 3P4
Ph: 204.989.7400 Fax: 204.989.7404

80-2200 McPhillips Street
Winnipeg MB R2V 3P4
Ph: 204.989.7400 Fax: 204.989.7404

1341-A Henderson Highway
Winnipeg MB R2G 1M5
Ph: 204.989.7400 Fax: 204.989.7404

1375 Grant Avenue
Winnipeg MB R3M 1Z8
Ph: 204.989.7400 Fax: 204.989.7404

1-850 Regent Avenue West
Winnipeg MB R2C 3A8
Ph: 204.989.7400 Fax: 204.989.7404

310 Leila Avenue
Winnipeg MB R2V 1L8
Ph: 204.954.7450 Fax: 204.954.7460

Email: info@carpathia.ca
Website: carpathia.ca
Instagram: [@carpathiacreditunion](https://www.instagram.com/carpathiacreditunion)
Twitter/Facebook: [@carpathiaCU](https://www.facebook.com/carpathiaCU)

Board of Directors 2019/2020

Roman Zubach - Chair

Dr. Taras Babick - Vice Chair

Noella Pylypowich - Secretary

Nicholas Chubenko - Director

Don Cilinsky - Director

Demyan Hyworon - Director

Sophia Kachor - Director

Donna Korban - Director

Mike Mager - Director

Irka Semaniuk - Director

Eugene Waskiw - Director

Susan Zuk - Director

Standing Committees 2019

Chairpersons:

Demyan Hyworon, Audit & Risk

Dr. Taras Babick, Corporate Governance

Don Cilinsky, HR & Compensation

Irka Semaniuk, Nominating

Susan Zuk, Property & Environment

Noella Pylypowich, Community Support

BRANCH HOURS

Mon - Thu 9:30am - 5:00pm
Friday 9:30am - 6:00pm
Saturday 9:30am - 3:00pm
Sunday Closed

LEILA BRANCH HOURS

Mon - Wed 9:30am - 5:00pm
Thurs - Fri 9:30am - 6:00pm
Saturday 9:30am - 3:00pm
Sunday Closed

A MESSAGE FROM THE CEO & CHAIR: COVID-19

With COVID-19 top of mind for us all, I wanted to reach out directly to say that Carpathia Credit Union is prepared and ready to help our members.



Our branches remain open and available to assist you.

We're committed to doing our part to help slow the spread of this new virus and keep our members and staff safe. Contacting us via phone, email, or online is preferred during this time and we'll be working to respond promptly to your queries. We've taken numerous precautions to keep our branches clean and safe, including deeper cleanings using recommended sanitizers and regular disinfecting of high traffic zones.

Manage your money easily, anytime and anywhere. Carpathia Online and our My Carpathia mobile App lets you confidently conduct your financial transactions from the comfort and convenience of your home, 24/7. Our nationwide network of ding free ATMs are available to withdraw, deposit, check balances, and make transfers. Find out more about these features on our website. Additionally, for those without access to web or mobile banking, **we are waiving service charges for phone-based transactions.**

We ask that you do not visit our branches or offices if you:

- are experiencing any of the following symptoms (mild or severe):
 - Fever
 - Cough
 - Difficulty breathing/shortness of breath
- have travelled to any area with an ongoing spread of COVID-19
- live with someone who recently travelled to an area with an ongoing spread of COVID-19
- have been in contact with someone known to have COVID-19 or experiencing symptoms similar to the Flu or COVID-19

Staying safe and informed. Please continue to rely on credible sources, such as the Public Health Agency of Canada and provincial and public health authorities, for the most up-to-date information on coronavirus. We all have a role to play in helping to prevent further spread of the virus.

If you are directly impacted by COVID-19 and as a result are facing financial challenges, let us know by reaching out to us. Credit Unions exist for our members and we are prepared to help you find a solution to meet your needs. You'll have a lot on your mind, and we want to be there for you.

We're continuing to monitor developments closely and are following the guidance of public health authorities. As the situation changes, we'll change with it and keep you informed.

Nicholas Rawluk
CEO

Roman Zubach
CHAIR



CARPATHIA CREDIT UNION SCHOLARSHIPS

The Carpathia Credit Union Scholarship rewards all-around excellence and is awarded each year on the basis of high academic standing and noteworthy participation in extracurricular activities in and outside of school, our Ukrainian community, and the community-at-large. To be eligible for this scholarship, the applicant must be:

- A member of Carpathia Credit Union since at least September 1, 2018 or have a parent/guardian that has been a member in good standing for at least the past three years
- Currently attending high school and graduating in June 2020
- Attending an approved post-secondary institution in the fall of 2020

All eligible applicants will be considered for a Carpathia Credit Union Scholarship. A selection committee will adjudicate the applications and select the scholarship recipients. The scholarship will be awarded to the recipient upon proof of paid registration at an approved post-secondary institution.

Scholarship application forms are available on our website. The deadline for application submissions is **Friday, May 1, 2020**. Please contact our marketing department for more information at marketing@carpathia.ca.

BOARD ELECTION 2020

Election bulletin coming soon

Our Board of Directors election is fast-approaching and we'd like to take this opportunity to refresh your memory on the two ways our members are able to cast their vote.

ONLINE - Visit our home page (www.carpathia.ca) where you will be linked to a secure voting site. From there you will enter your assigned personal identification number and ballot number, which is found on your voting ballot.

MAIL/DROP OFF – Use the prepaid return envelope that will be in the election package and send your completed ballot via Canada Post. Or seal your ballot in the return envelope and drop it off during regular business hours at any of our six locations.

It's important to note, you must choose only one method of casting your vote. If you cast your vote online there is no need to mail in or drop off your ballot, and vice versa. If you have any questions, please contact your local branch.



 **Pay**
is here!

Apple Pay offers an easy, secure and private way to pay on iPhone, iPad, Apple Watch and Mac. Collabria credit cards can be used with Apple Pay to pay on the go at merchants who accept contactless payments, in participating apps and on the web. Apple Pay will provide real-time notifications and details for your purchases when you use Apple Pay on iPhone or iPad.

[Learn more at carpathia.ca](http://www.carpathia.ca)

YOUR CHANCE TO *Win!*

Blue Bombers Game & Sideline Experience

Carpathia will be giving away 10 tickets to the Pre-Season Blue Bombers game on Sunday, May 24, 2020. This prize includes a sideline experience to watch the players warm up prior to the game for you & 9 friends!

In order to qualify as a valid entrant the member or associate of Carpathia Credit Union must complete one of the following actions:

1. Apply for a new mortgage with Carpathia Credit Union Ltd.
2. Renew an existing mortgage and add an additional \$40,000 in new funds towards it.
3. Approved and funded a new loan in excess of \$20,000.

[For more information, visit our website or your nearest branch.](#)

LEILA MEMBERS

Exciting news!

Leila Branch members will now be able to complete transactions at our remaining five branches. Transactions are limited.

Please contact your nearest branch for details.



ATM HOURS

For your safety, our ATM machines will be open limited hours. We apologize for this inconvenience.

Please use your 'ding free' app to locate the nearest ATM available.



"ding free" means that **members pay no surcharges** at credit unions and other participating ATM's across Canada for withdrawals, deposits and balance inquiries.



COMING SOON



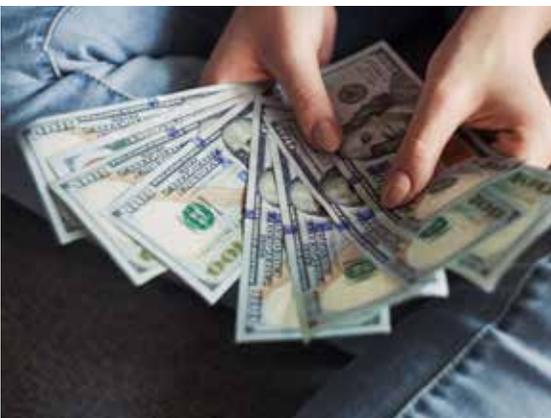
eAlerts

Soon you will be able to sign up for eAlerts to receive announcements and information about your account through email and/or text message.

You can choose the alerts you would like to receive, plus you can add or remove them at any time. You can even select when you'd like to receive the notification (all day, daily, weekly or monthly). Watch our website and social media for when this becomes available.

eStatements

Members who use online banking will soon be able to view their statements online instead of receiving paper statements. You'll be able to download them, keep an electronic copy, or print them at home. Watch for more news about this convenient, environmentally-friendly new service!



Foreign Exchange Services

Carpathia will soon launch a new Foreign Exchange service that allows you to buy and sell over 80 different foreign currencies in-branch or via phone. You can also have the currency delivered right to your door!



Publications mail agreement no. 40063217
Return undeliverable Canadian addresses to
CARPATHIA CREDIT UNION
952 Main Street
Winnipeg, MB R2W 3P4



Happy Easter to all of our members and associates
from the Board of Directors, Management and Staff
of Carpathia Credit Union

Найкращі вітання з Світлим
святом Воскресіння Христового



KEY DATES & HOLIDAY HOURS

April 10: All branches will be closed
10 квітня: Всі філії будуть закриті

April 17: Regent Branch will be closed
17 квітня: Філія на Ріджент буде закрита

April 29: AGM
29 квітня: AGM

May 16: All branches will be closed except for Main
16 Травня: Всі філії будуть закриті за винятком
відділення по вулиці Мейн

May 18: All branches will be closed
18 Травня: Всі філії будуть закриті

July 1: All branches will be closed
1 Липня: Всі філії будуть закриті

August 1: All branches will be closed except for Regent
1 Серпня: Всі філії будуть закриті за винятком
відділення по вулиці Ріджент

August 3: All branches will be closed
3 Серпня: Всі філії будуть закриті