

V.P. CREDIT UNION



New Staff at your Credit Union!

We would like to take this opportunity to introduce Ben Choy, our new Manager Lending & Wealth, to VP Credit Union. Ben has taken over from the retired Marla Bedard as of September 2017. Ben brings a diverse skill set to VP Credit Union. He has worked in many different roles over his 15 year banking career with a focus on personal lending, retail investing and credit recovery. Ben is no stranger to the credit union system as he worked at Vancity Savings Credit Union for the majority of his career. On a personal level, Ben is a bit of a news junkie and enjoys staying active by hiking the local mountains, jogging around the nearby parks or getting involved with some intense floor or roller hockey action. If you're at the Victoria Branch please feel free to say hello to the new guy Ben!

Please meet our newest Member Service Representative, Avey Grewal. He joined our team as of December 2017 and brings over 12 years of credit union experience. During his banking career he has been in a number of different roles including member service, administrative support and personal lending. When Avey is away from the office, he is usually cheering on his favourite NFL team, the New England Patriots. He also enjoys reading, cooking and watching movies. If you're at the Victoria Branch please feel free to say hello to our newest team member, Avey G!"





NEW CURRENCY BUYING OPTIONS COMING SOON!

Going out of the country anytime soon? We've got you covered with whatever foreign cash you may need. We are happy to announce that currency orders over \$250 CAD will be delivered to one of our branches free of charge and within only a few days....or if you prefer...we will also be offering direct delivery right to your home free of charge!



**Buy and sell over
80 different foreign
currencies**



**Home/Office Delivery
Convenience**



**Join the many members that
are enjoying the convenience
of...**



**Interac® e-Transfers are now
here for all V.P.C.U. members
with a personal account!**

Send and receive money quickly,
conveniently, and safely using your
mobile phone or computer with
Interac® e-Transfers. All you'll
need to know is the recipient's
email or mobile number. No
account information is required.
You can even transfer on-the-go,
by accessing V.P.C.U. Online
Banking through a smart phone.

Anyone with an account at a
Canadian financial institution can
send and receive an Interac® e-
Transfer anytime, anywhere.

Get protection from the unexpected

DID YOU KNOW?



1 in 4 Canadians
will develop a **Critical Illness** before retirement¹

61%

of Canadians
have **no coverage**
or **inadequate** life
insurance coverage²



1 in 3 people
will be **disabled for 90 days**
or more at least once before
they reach the age of 65³

CUMIS Creditor Insurance offers affordable protection and peace of mind from the financial hardship of these unexpected events.

- **Creditor Life Insurance** can help ensure your family's lifestyle remains intact if you pass away, by paying off the outstanding balance of your insured mortgage, loan or line of credit.
- **Critical Illness Insurance** pays the outstanding balance of your insured mortgage, loan or line of credit if you suffer a stroke, heart attack, or are diagnosed with life-threatening cancer.
- **Disability Insurance** covers your insured mortgage, loan or line of credit payments if you become disabled.

1 Statistics Canada. 2 LIMRA: Canadians at Financial Risk, 2013. 3 Canadian Life and Health Insurance Association.

CUMIS®

CUMIS insurance is our partner offering various protection services

Auto Insurance

CUMIS provides exceptional value-added auto insurance for vehicles stolen or damaged as the result of an accident. Auto insurance also takes care of expenses if you're involved in an accident including: medical treatment and care, possible legal costs, property damage and lost wages.

Additional savings on our auto insurance rates may be available when you:

- Are claims-free
- Insure more than one vehicle
- Have been insured with us or your prior insurance company for three or more years continuously
- Have a student away at school
- Are of a mature age
- Are retired

[CLICK HERE TO CONTACT CUMIS](#)

The CUMIS Travel Insurance Program offers you:

- Up to \$10 million in out-of-province coverage for emergency hospital and doctor visits
- Exceptional claims service when you need it most
- Affordable coverage with plans starting as low as \$2 a day
- 24/7 access to multi-lingual emergency travel assistance
- Convenient multi-trip plans ideal for frequent travellers, including the unique 8-day plan
- Assistance with lost or stolen travel documents
- Quick and easy application process
- Coverage can begin as soon as you need it - even today.



Home Insurance

Home insurance shelters you from financial loss due to theft, unforeseen events and personal liability that may occur if someone is injured while visiting your home. Additionally, it can protect you against liability for accidental damage to someone else's property.

Save More

Additional savings on our home insurance rates are available when:

- You are claims-free*
- You have a centrally monitored home security system*
- Your home has a monitored fire alarm system*
- Your home is new*
- You have Neighbourhood Watch
- You are mortgage-free
- You are a mature policyholder
- You have Home and Auto coverage with CUMIS
- You have a Leadership in Energy and Environmental Design (LEED) certified home

Ask us how to save even more when you insure both your auto and home with CUMIS.*

Contact 1-800-810-2847 for more information.



New VISA Card coming!

We are anxious to launch our new VISA Credit Card with lots of options to meet your preferred needs.... we'll keep you posted as we get close to the launch in Summer 2018.

P.M.B.A. Christmas Party

Another great PMBA Kids' Christmas PartyTradex was a happenin' place on Sat Dec 2nd....HUNDREDS of kids enjoying the food, fun, games and of course VPCU's gingerbread cookies. After all of the fun was done, hundreds of happy gingerbread 'boys and girls' were decorated by the many kids. Check out the decorators in action here [\[CLICK to the pics\]](#). Thanks to VPCU Board Directors Augie Daniels and Ruben Sorge for the support of the action!





RRSP Season is here!

*It's that time of year again folks! RRSP season is now upon us. Don't wait until the last minute to make that contribution as **March 1, 2018** is the final day! Making a contribution not only puts your retirement plan on a stronger footing, but it also allows you to reduce your 2017 income tax bill as well. Here in Canada, many of us are fortunate enough to have an employer funded pension plan, but there are many others that don't enjoy that benefit. With the cost of living and our life expectancy both rising, an employer pension plan may not be sufficient to meet your retirement goals. This is where your personal RRSP can fill the void. If you have never maximized your RRSP contributions over the years you can always make a "catch up" contribution.*

Making that contribution is the most crucial first step.

Giving that contribution the tools to grow is a very important second step.

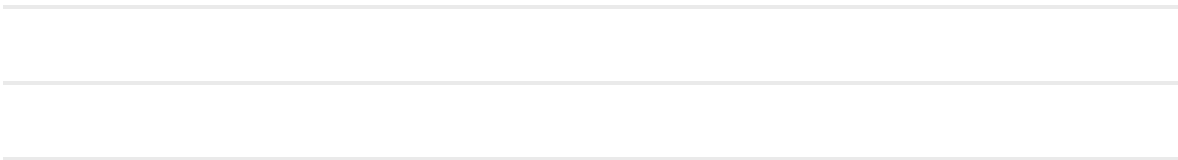
At VP Credit Union, we welcome you to give us a call or setup an appointment to chat about your investment options. Speaking of investment options, we will soon be launching two new and exciting

products. An “Escalator” term deposit and an “Index Linked” term deposit will soon be added to our product line up. Both products are completely covered by the Credit Union Depository Insurance giving members the peace of mind that their principal investment is protected 100% while also providing greater investment return potential.

[CLICK HERE TO FIND OUT YOUR RRSP CONTRIBUTION LIMIT !](#)

Escalator Term Deposits

Tired of ordinary term deposits?
Ready for something new? Hang on... New Year, New ESCALATOR Term Investments are coming your way. Escalate up in rates to maximize your returns!



Christmas Cash for Cops!

Are those pesky credit card bills giving you the blues? Looking for advice on how to better manage your debts? Well, fear not. We're

here to help! The start of a new year is the perfect time to consider consolidating your debts. Much like checking in with your family doctor, many financial planners recommend a yearly check up to ensure you stay on the path to strong financial health. To help ward off those vexing high interest rate credit card bills from the holidays, VP Credit Union is currently offering our “Christmas Cash for Cops” loans at a preferred rate until the end of January 2018. Please contact us for more details or to make an appointment.



Graveley St. Office Hours

Please note that our branch will now be open Monday to Friday 8 AM to 4 PM.

We will still be closing for lunch daily from 11:30 AM to 12:30 PM.

Happy New Year

Our Board of Directors wishes all
our members a very safe and
Happy New Year!



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