



Beautiful Plains Credit Union UPDATE



Everyday **making a difference.**[™]

December 2013

McLeod Announces Retirement from BPCU



Following more than 41 years within the credit union system, of which the past 26 plus years were spent as the Loans Manager with Beautiful Plains Credit Union Ltd., Warren McLeod has announced his retirement with his last day in the branch being January 31, 2014.

Warren has long been committed to serving the membership of Beautiful Plains Credit Union with excellent service, while providing a financing solution that maintained both the member's and the credit union's best interest as much as possible. A tireless worker, it was not unusual to see Warren in branch long after closing hours working on files to ensure that all members received the attention that their requests warranted from him, while keeping time open to meet with the membership during business hours.

Warren has been, and continues to be, an avid golfer who, if not in the office during the summer months could usually be found playing a round of golf at the Neepawa Golf & Country Club. Warren has been an active member with NGCC over the years recently completing a term as the president of the club. Warren has also been actively involved with minor hockey and the curling club over the years.

Warren & Connie plan to continue living here in Neepawa, enjoying their free time on the golf course over the summer, with winter vacations to locales where a golf course may be open likely to occur in proceeding years. In addition to spending greater amounts of time on the golf course, many of Warren's days will be spent playing the role of Grandpa to his growing number of grandchildren with frequent trips to Alberta in the offing to accomplish this.

The staff, management, and board of directors would like to congratulate Warren on his impending retire-

Beautiful Plains Credit Union Holiday Hours

With the holiday season fast approaching BPCU would like to remind all members of our holiday hours:

Tuesday, December 24th—Closing at 3pm

Wednesday, December 25th—Closed

Thursday, December 26th—Closed

Tuesday, December 31st—Closing at 3pm

Wednesday, January 1st, 2014—Closed.

We will resume regular hours on Thursday, January 2nd, 2014.



On behalf of staff, management, and board of directors
of Beautiful Plains Credit Union Ltd.

How your RRSP can help now and in the Future:

The maximum RRSP contribution limit 2013 is \$ 23,820. However, if you did not use all of your RRSP contribution limit for the years 1991-2012, you can carry the unused amount forward to 2013.

- 2013 maximum RRSP contribution limit \$23,820
- 2012 maximum RRSP contribution limit \$22,970
- 2011 maximum RRSP contribution limit \$22,450



Make your money work for you;
Now and in the future

Example of how your contribution affects your income tax return:

RRSP Contribution Amount	\$2000.00
Your Income Tax Range Manitoba	\$ 35,501-62,500
RRSP Refund	\$764.00

Investment Options	Year5	Year10	Year 15
RRSP \$2000.00 contribution 6% return 15 years	\$11,951	\$27,943	\$49,345
RRSP \$2764.00 contribution 6% return 15 years	\$16,516	\$38,618	\$68,195

If you would like to go over your investments or start one, we offer a full range of registered products; RRSP, RRIF, LIRA, RESP and Tax Free Savings Accounts. I would also be happy to review your financial situation in general, from setting up a budget to debt consolidation. If you would like to discuss your financial needs, please call or email Jeff at (204) 476-7808 or jdusesso@bpcu.mb.ca

Merry Christmas,
Jeff Dusesso, Financial Services Officer

We would like to extend congratulations to all those members who were the lucky winners of door prizes from BPCU's recent Credit Union Day festivities. Those members who were awarded door prizes included Mervin Russell, Heather Dafoe, Betty Bold, Justina Maendel, Mel Chambers, Fred Wanner, Bryan Kaspick, Don Webb, Darlene Gillies, Faye Klassen, and Joe MacPhee. All members enjoyed coffee and dainties as part of the celebration of Credit Union Day, which recognizes the ongoing credit union movement world wide as part of the broader cooperative week that takes place each year.

Credit union banking holidays for 2014

The following is a list of credit union holidays for 2014:

- January 1 (Wednesday) — New Year's Day
- February 17 (Monday) — Louis Riel Day
- April 18 (Friday) — Good Friday
- May 19 (Monday) — Victoria Day
- July 1 (Tuesday) — Canada Day
- August 4 (Monday) — Civic Holiday
- September 1 (Monday) — Labour Day
- October 13 (Monday) — Thanksgiving Day
- November 11 (Tuesday) — Remembrance Day Holiday
- December 25 (Thursday) — Christmas Day



Beautiful Plains Credit Union

Neepawa Branch
476-3341

Glenella Branch
352-4475

www.bpcu.mb.ca

