

UPDATE



Please join BPCU in congratulating Carol McIntosh on her retirement. Carol has enjoyed a 25 year career as part of our team in Neepawa. She was hired on March 4, 1991 as a part-time Member Service Representative. In June of 1998 she took over a full time position as loan administration clerk until March 31, 2011. From March 2011 to present day Carol has been our Consumer Account Manager. Carol plans on enjoying her time with family and friends and I am sure we will be able to find her on the golf course. Congratulations Carol, we wish you all the best!

Happy Retirement Carol & Carol!!

Carol Turko started with Glenella Credit Union in April 1974 as the Assistant Manager. She held this and other positions with Glenella Credit Union until September 1988 when Beautiful Plains Credit Union and Glenella Credit Union amalgamated. She was then promoted to Office Manger where she held the position until her retirement in November 2016. Carol's plans for retirement include hobbies such as painting, writing and sewing and travelling to BC to spend time with friends and family. We thank you for your 42 years of dedicated service to both Glenella and Beautiful Plains Credit Union.



MEALS IN THE FIELD WINNERS!



Winners pictured from top left:
BPCU: Darla & Harvey Hanke
MNP: Dereck Marcinyk
Kulbacki Seeds: Aleki Tomoniko
Chicken Corral: Bruce Bremner
Neepawa Banner: (not pictured)
Ford Farms



Thanks to our fellow sponsors!!





Please Welcome

Michelle Gilmore

Account Manager- Consumer

We are pleased to introduce Michelle Gilmore who has recently joined Beautiful Plains Credit Union as our Account Manager- Consumer.

Michelle resides in Kelwood with her husband, Monty and their 3 children – Jeff, Kyle and Janelle. Michelle brings 13 years of financial experience

as well as practical experience from their family farm to this role. Her experience along with her focus to provide our membership with the best advice is exciting and we welcome you to come and meet Michelle.

Don't let the RRSP contribution deadline sneak up on you

While holiday shopping is top of mind for most of us this time of year, it's worth remembering that the Registered Retirement Savings Plan (RRSP) contribution deadline is just around the corner. The RRSP contribution deadline for the 2016 tax year is March 1, 2017, meaning there are just a few short months left to make a contribution for 2016.

Contributing annually to an RRSP will enable you to reduce the tax you pay on your current employment income. As well as being tax deductible, annual contributions to an RRSP will grow, tax free, keeping you ahead of inflation and maintaining valuable purchasing power for your retirement years. All RRSPs share the same basic features of tax deductibility and tax deferral, but they vary in terms of flexibility and control of investments, risk and return.

There exists a wide range of investment choices for all types of investors – from the most aggressive (who will buy mutual funds or, often, choose to manage their own portfolio through self-directed RRSPs), to those primarily interested in guaranteeing their principal (who might lean towards fixed-income plans), to those beginning the process of building an investment base.

If you've got questions about RRSPs, we'd be happy to help you. Visit the credit union today to discuss your RRSP options.

WISHING YOU
&
your family

* A VERY HAPPY HOLIDAY *

Credit union banking holidays for 2017

The following is a list of credit union holidays for 2017:

January 2 (Monday) –

New Year's Day (Observed)

February 20 (Monday) –

Louis Riel Day

April 14 (Friday) – Good Friday

May 22 (Monday) – Victoria Day

July 3 (Monday) –

Canada Day (Observed)

August 7 (Monday) –

Civic Holiday

September 4 (Monday) –

Labour Day

October 9 (Monday) –

Thanksgiving Day

November 13 (Monday) –

Remembrance Day (Observed)

December 25 (Monday) –

Christmas Day

December 26 (Tuesday) –

Boxing Day

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