

BEAUMONT
CREDIT UNION

moneywise

"Summer afternoon; to me those have always been the two most beautiful words in the English language."

- Henry James

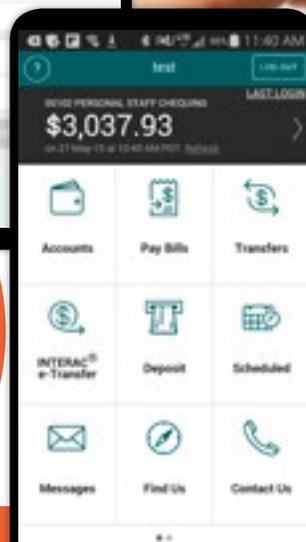
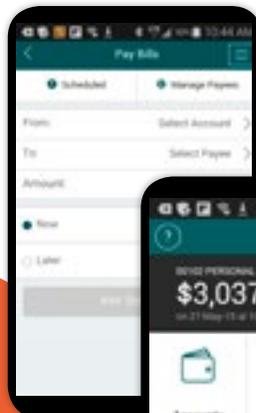
Welcome Summer

Do Your Banking Anywhere

With Our Brand **NEW APP!**

PLUS it also features "**Deposit Anywhere**". Use this to take a photo of a cheque and deposit it into your bank account.

Search for Beaumont Credit Union in the **App Store**, or **Google Play** to download.



ANNUAL MEMBER APPRECIATION BBQ

On June 6 we had the opportunity to say “thanks” to our members by hosting our annual Member Appreciation Barbecue.



**Fairy
Princess
Tea Party**

BCU volunteers were pleased as punch to help serve a dozen little princesses during the Bibliotheque de Beaumont Library Ladies' annual Fairy Princess Tea Party. Many young ladies and their 'Queen Mums' came out to enjoy the afternoon event.



**McHappy
Day**

On May 6, BCU employees donned bright yellow aprons and made some memories at the Beaumont McDonalds. Staff were there to help support McHappy Day, where proceeds from food and beverage sales went towards local charities across Canada, including Ronald McDonald House.

3 Top Reasons to Join a Credit Union

1) We're Local

When you apply for a loan, your documents aren't sent off to a distant head office, we process them right here. Our team gets to know you. Plus, our Board Of Directors is chosen by our members.

2) You're An Owner

Each and every one of our members has a voice. Members become eligible to vote just by joining BCU. Plus whenever times are good, our members get to share in the prosperity through our profit-sharing program and benefit from our community contributions.

3) We're Not Only Focused on Profits

Credit unions aren't only driven by profit; instead, our mandate is to serve our members and support the community in which we work. We are profitable, but that's just one of our many priorities.



Election Report from Board



(L to R) Irène Bérubé, Mike Lowton, Ray Hornbacher and chairman Neil Fenske.

We were very pleased with the Board of Director elections and the level of engagement by our staff and members. We ended the election with 477 votes, which represents just over 10% of our membership – wow! This is approximately four times as many votes as we had in the previous election.

Our BCU team are to be commended for the excellent collective efforts in this year's election process.

Congratulations to Ray Hornbacher and Irène Bérubé on their re-election and new board member Mike Lowton!

MACU Awards

Each year, Beaumont Credit Union enters its best marketing and communications efforts in the Marketing Association for Credit Union (MACU) awards contest. The awards celebrate credit union marketing excellence across the country. We were pleased to receive an award for image enhancement for our video "Fulfilling Dreams, Strengthening Community". Search for it on You Tube! We're very proud of our success with these awards because they tell us we're reaching out to our existing and potential members in an effective and memorable way!



Beehive Kindergarten Visit

On May 11, students from the Beehive Pre-Kindergarten class came to visit the branch. They learned about banking, money and had a chance to chat with different staff members.

Wealth Management Minute



Peter Tam of Credential Financial Strategies Inc. works in partnership with Beaumont Credit Union to bring member-owners great financial planning advice. No matter what age you are, it's never too late to consider retirement planning.

Easy Ways to Save

“ One part of my role as a wealth management advisor is letting members know where to put their savings so those savings work hard. But another part of my job is helping people understand how they can save up in the first place. Here are some of the ways I encourage individuals to put aside a little extra money for savings and investments. ”

Credential Financial Strategies Inc. offers financial planning, life insurance and investments to members of credit unions and their communities.

- CREATE A BUDGET and Stick to It

Identify the non-negotiable expenses you are responsible for each month. These include rent, bills, loan payments and other monthly debts that won't change. Then, for a month, write down all the money you spend – from the littlest item up to the big ticket items.

- STAY in the Black

Experts continue to use this piece of advice to help consumers stay on track with spending and saving. Use only the money you have. That means, either use cash or your debit card. Leave your credit card at home! This is the best way to use only the money you earn, and not go into debt without really seeing it happen.

- TRICK YOURSELF a Little Bit

Your company may take fees, taxes or pension contributions off your pay cheque, so you don't even see them in your take home pay. Try this same trick with your own savings. Have your bank directly withdraw a set amount for RRSPs or investments each month. This way, you can consider it just like a bill – money you never even had.



Local Waste Management Company Credits Beaumont Credit Union With Helping Them Succeed

Eleven years ago, Sherwood Park resident John Chubb helped his daughter and her friend start a blue bag and waste management business called Ever Green Ecological Services. They asked Beaumont Credit Union for support in getting their first loan, and with it, purchased a used garbage truck to help launch the business. The company quickly grew from its humble roots into a significant local success story.

John reflects on his experience with Beaumont Credit Union.

“Beaumont Credit Union supported us right at the very beginning when we didn’t have much of a track record. We had a little bit of personal net-worth, and I guess that’s what they based their early decision on.”

In the eleven years since the company started in that garbage truck, Ever Green grew substantially to provide waste management support for many of the municipalities surrounding Edmonton and Northern Alberta. Beaumont Credit Union continued to assist them with loans as they built a combination of large transfer and recycling facilities. The company now has in excess of 120 trucks in their fleet with five mechanical shops around the province to maintain them. “As we grew bigger and bigger, our loan needs grew as well. I think at one point we were their biggest client, and they were able to support our loans with some real bench strength.”

John credits BCU lender Tony Seitz for his robust knowledge of their company needs and support in helping them succeed. “Tony’s the best, I honestly think that Tony knows just as much about ourselves as we do!”, jokes John.

Tony Seitz says it was a pleasure to support a business that invested in green-friendly technology. “They were an example of a smart and innovative company. They were well positioned for growth because they created better ways to handle waste. I’d say they were probably on the leading edge of introducing and promoting recycling technology.”

In just eleven years Ever Green Ecological Services grew to over 170 employees, with multiple municipal contracts around Alberta. The family recently sold the business, and while his children are staying in the company to help run it, John is looking forward to enjoying his well-earned retirement.



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Open extended hours to make your banking easier.

Beaumont Credit Union Hours

| | |
|--------------------|--------------------|
| Monday – Wednesday | 9:30 am – 5:30 pm |
| Thursday | 9:30 am – 8:00 pm |
| Friday | 9:30 am – 6:00 pm |
| Saturday | 9:00 am – 12:00 pm |

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