



## Working on behalf of Member-Owners

Servus member-owners elected four new individuals to the Board of Directors in February. The newest Board members, announced March 16, 2010 at the Annual General Meeting, are: Helen Cheung (Edmonton), Amy Corrigan (Red Deer), Perry Dooley (Medicine Hat) and Simon Neigum (Medicine Hat).

Directors are member-owners themselves, elected by other owners. Ownership in Servus Credit Union entitles members to vote in Director elections, run for a position on the Board and share in our profits. These are three examples of how ownership works for Servus members.

The Board of Directors ensures that our credit union serves the needs of owners and our communities. The Board sets the direction for the credit union. They also make sure that an effective risk management framework is in place.

The Board has established three committees to help direct Servus effectively:

- Audit and Finance – this committee watches over financial reporting. Chair: Alison Starke.
- Governance and Human Resources – this committee creates and maintains effective governance guidelines. Chair: Merv Loewen.
- Enterprise Risk Management – this committee manages risks that may affect our credit union. Chair: Penny Reeves.

The Board of Directors met several times during the spring. They helped develop a new vision and mission statement for Servus Credit Union. They also worked on a strategic plan that will guide our credit union through the next three years.

Our Board of Directors looks forward to serving members in the coming year. To learn more about each Director read their bios on our website at [servus.ca](http://servus.ca).

You can contact the Board by email at [BoardofDirectors@servus.ca](mailto:BoardofDirectors@servus.ca) or by writing to: Board of Directors, Servus Corporate Centre, 151 Karl Clark Road NW, Edmonton AB T6N 1H5.

### Introducing our new Directors

Please join us in welcoming these new faces:

**Helen K.Y. Cheung** is the Manager of Employee Assistance Service for the Prairie Region in the federal government.

**Amy Corrigan** is the working owner and director of the Gorts Group of Companies, a collection of small family businesses.

**Perry Dooley** is an M&M Meat Shop owner and part-time business instructor at Medicine Hat College.

**Simon Neigum** is the president of Pro Comm Solutions Inc, a communications business.

We bid a fond farewell to the following departing board members and extend our appreciation and gratitude for their dedication and service:

Rene Dumas (Grande Prairie)  
Randy Harper (Red Deer)  
Bob Porozni (St. Paul)  
Lloyd Robinson (Bow Island)



Servus Credit Union Board of Directors: (front L to R) Penny Reeves, Alison Starke, Doug Hastings (Vice Chair), Peter Elzinga (Chair), Terry Cooper, Amy Corrigan, (back L to R) Helen Cheung, Simon Neigum, William J. (Bill) Anhorn, Peter Galloway, Perry Dooley, Merv Loewen.



## Branching out

The new Ellerslie branch in Edmonton will open this summer at 1004 Ellwood Road SW.

Watch for exciting grand opening details.

# Servus Wealth Strategies — new name, same faces

Introducing Servus Wealth Strategies. Formerly known as Credential Financial Services, Credential Securities Inc., or Common Quest Financial, Servus Wealth Strategies is your source for insurance, investment, estate and financial planning.

The same qualified professionals you've come to know and trust will continue to work with you, helping you achieve your goals and improve your financial wellbeing. Visit any Servus branch for more information and a referral to Servus Wealth Strategies.

## Free Art Gallery admission

The doors of the new art gallery in Edmonton are open! Servus Credit Union is pleased to partner with the Art Gallery of Alberta (AGA) for Servus Community Access Nights. Join us for a night of **free admission** to the AGA the last Thursday of every month from 6pm – 9pm. No tickets are required and everyone is welcome! Servus Credit Union members can also receive a 10% discount on purchases made in the Art Gallery gift shop during Servus Community Access Nights. For more information about the Art Gallery of Alberta visit [youraga.ca](http://youraga.ca).

## New website coming soon

Servus will soon launch a new website that will provide a single online source of information for members across the province. The existing Common Wealth, Community Savings and Servus web sites will automatically redirect to [servus.ca](http://servus.ca) when the site is launched in the fall. The way you access your online banking will not change. Watch for more information online and in your statements in the coming months.

## Your feedback helps us serve you better


Is your Credit Union providing the exceptional service that you deserve? Servus is committed to delivering great service to our member-owners and you may receive a check-up call to see if we're doing that for you.

Servus has asked Converge Consulting of Calgary to conduct an ongoing survey of our member-owners. Starting this summer and running continuously for the foreseeable future, Converge will make calls to randomly selected Servus members to discuss their thoughts, opinions and suggestions about Servus and their recent experiences with our credit union.

Only your contact name and telephone number will be provided to Converge. Your participation and input will be held in confidence, unless you specifically request that a Regional Manager from Servus respond to your inquiry. You will not be asked to disclose personal financial details. And, if you would like to ensure the call is being done on behalf of Servus, you can call our Contact Centre at 187SERVUSCU (1.877.378.8728).

If you get a call from Converge Consulting, we hope you take 10 minutes to provide your thoughts about Servus Credit Union. Your valuable participation will help us serve you better.

dream



Get the only mortgage that pays you back.

## Be mortgage-free faster

Get a Feel Good Mortgage! As a Servus Credit Union member-owner, you'll realize the benefits of our Profit Share program, which can be used toward paying down your mortgage.

Last year, a member with a \$300,000 mortgage would have received approximately \$600 cash back through our Profit Share program\* – just for having their mortgage with Servus! And the more business you do with us, the more you generally receive with the Profit Share program.

Your mortgage is one of the biggest expenses you'll incur during your lifetime, so it only makes sense that you should realize the rewards available. Servus also offers competitive rates and a range of options designed to help you become mortgage-free faster.

Speak with a Financial Advisor today at your local Servus branch or call 187SERVUSCU (1.877.378.8728) to make an appointment.

*\*Profit Share amount is based on the 2009 Servus Credit Union Profit Share Program model and is reflective of the business of an average member with multiple lines of business.*

## New Agriculture Operating Line of Credit

Servus Credit Union is dedicated to providing our agricultural member-owners with the best products and services available to help your business thrive.

We are pleased to introduce a new operating line of credit that is designed to meet the specific needs of the agri-business industry. Whether your operation deals in cattle, grain or mixed farming, Servus can customize a credit solution to meet your business needs.

You can count on the expertise of your Servus commercial relationship manager to provide you with sensible financial solutions, borrowing options and advice on succession planning.

Call us today and discover how Servus Credit Union can help your agri-business grow.



hello

# Announcing the 2010 Young & Free Spokester!

The people have spoken! Twenty year-old Kelsey MacDonald is the 2010 Young & Free Alberta Spokester.

A self-described "blogging and Twitter fanatic," Kelsey won voters over with her unbridled enthusiasm. In her application video she promised to be a good friend to the 17-25 crowd. Those who watched the video said she sounded like a friend already!

As the Spokester, Kelsey will post videos, blog, tweet and attend community events for Young & Free Alberta. Her goal is to represent the 17-25 crowd, encourage financial literacy and have fun doing it. You can check out her work online at [YoungFreeAlberta.com](http://YoungFreeAlberta.com).

Young & Free Alberta provides Generation Y with a voice, a head start with the Young & Free Chequing Account, and a dedicated website ([YoungFreeAlberta.com](http://YoungFreeAlberta.com)) full of useful and entertaining information. Servus Credit Union is the only Alberta financial institution to offer this award-winning program.

Servus Credit Union started the search for the 2010 Young & Free Alberta Spokester on February 16, 2010.

There were 22 applicants who submitted a resume, video and blog to [YoungFreeAlberta.com](http://YoungFreeAlberta.com). Three finalists went to the voting stage: Kelsey; Madison Kerr, 18, of Edmonton; and Ami Price-Gagnon, 20, of Red Deer.

Kelsey was chosen based on voting results and overall job suitability.

Kelsey is originally from Calgary and currently lives in Edmonton, where she attends the University of Alberta as a Human Ecology student.



## Get a Young & Free Chequing Account™!

It's a chequing account designed just for the 17-25 crowd!

You'll receive tons of free banking services, including:

- no monthly service fees
- unlimited withdrawals from credit union Acculink® ATMs in Alberta
- transfers between accounts
- point-of-sale transactions
- Chequewise®/Global Payment™ card transactions
  - cheques
  - bill payments
- Internet and telephone banking

Plus, visit [YoungFreeAlberta.com](http://YoungFreeAlberta.com) and get useful information to help you manage your finances independently.



*Kelsey MacDonald  
2010 Young & Free  
Alberta Spokester.*

smart



## A secret to creating wealth

Brush your teeth. Sit up straight. Save your money. Simple life lessons. We master most of them, most of the time, but why do so many people have trouble with saving?

Because there's always a better time to save, like next month...or next year.

The reality is that you work hard and have earned the right to keep something for yourself.

Here's the secret. Pay yourself first. Before you pay the bills, before you buy your new iPad.

Servus has a solution to help you pay yourself first. Whether you're saving for a vacation, a new home, your children's education or early retirement, we can help you start right now.

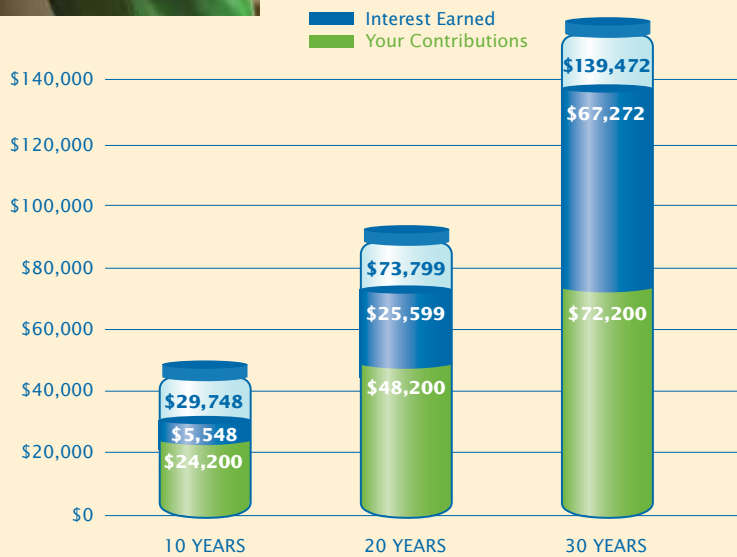
The key to saving is consistency. We can set you up with an easy and convenient automatic monthly deposit to ensure that you stay on track.

To make the most of your monthly deposits, we will work with you to discover the best investment. Our financial advisors and investment specialists have the training and experience to provide sensible advice based on your personal situation. We can show you ways to make your money work hard.

Your needs vary depending on where you are in life and they will change through the years. We will assess your goals annually and make adjustments so that you can leverage opportunities along the way.

Don't wait until next month or next year to start saving. Call today to arrange a visit with one of our financial specialists. Tell us about your goals. Together, we can create a smart financial strategy that will get you where you want to go.

### Value of a \$200 monthly contribution over time



For illustration only. This chart shows how a \$200 per month contribution can add up over 10, 20 or 30 years. The example is based on an interest rate of 4% compounded annually. Long-term interest rates and choice of investment products will affect the end value.

Your money  
is safe and  
secure

As a Servus member-owner your deposits are 100% guaranteed by the Credit Union Deposit Guarantee Corporation. This means that the money you put in, and the interest you earn, is secure – up to any dollar amount!

The 100% guarantee covers all deposits, including accrued interest. It does not cover non-deposit investments, such as common shares, investment shares, mutual funds or self-administered RRSPs that are not deposits.



share

## Holiday hours

To help you plan ahead for your summer long weekends, please note the following holiday closures from July through September.

### Thu, July 1

- All Servus locations will be closed for Canada Day.

### Sat, July 31 & Mon, Aug 2

- All Servus locations will be closed for the Civic Holiday (Heritage Day) long weekend.

### Sat, Sep 4 & Mon, Sep 6

- All Servus locations will be closed for the Labour Day long weekend.

Our Contact Centres will be open from 8am – 4pm on the days above (Call the number listed below). Online and telephone banking are also available 24 hours a day.



## Watch a movie under the stars

Servus *Night at the Movies* is back this summer! Servus will partner with charity groups across the province for outdoor movie events. Watch a

movie on the giant screen while supporting a great cause in your community.

Admission is generally a donation to the charity, in the way of cash or groceries. Funds raised at the movie nights go to support local programs and initiatives.

Last year, 9,500 people attended the outdoor movie nights, donating over \$25,000 and half a tonne of food for charities in 17 Alberta communities.

Some of the organizations that benefitted from last year's movie nights were: the Delburne FCSS and local Food Bank, St. Paul Abilities Network, the Alberta Diabetes Foundation, Rowan House, and the Medicine Hat Food Bank.

Plan to watch a movie under the stars this summer. Check the Movie Night schedule on our website at [servus.ca](http://servus.ca) for details.

## Fun at the Servus Heritage Festival

Here's a great way to enjoy your August long weekend. Take in the *Servus Heritage Festival* at Hawrelak Park in Edmonton. We're a proud sponsor of this three-day festival showcasing Canada's multicultural heritage. The 63 pavilions representing more than 85 cultures from around the world will tantalize your senses. Experience culinary delicacies and exciting performances. And the best part—admission is free. However, donations for the Food Bank are encouraged. Festival food tickets may be purchased at any Servus location in Edmonton beginning the end of July.

## Rev up your engines

The *2010 Honda Indy Edmonton* is coming July 23 – 25. As a corporate sponsor, Servus is pleased to offer these exclusive benefits for our members:

- Order your Indy tickets online and get 20% off! Visit [ticketmaster.ca/servus](http://ticketmaster.ca/servus) and enter the offer code: Servus.
- On Friday, July 23 we invite you to the first annual Servus Movie Night at the Indy. This amazing outdoor family movie will be held at the track. All proceeds will go to benefit the Youth Emergency Shelter Society (YESS).

## straight talk

### Corporate Centre:

#151 Karl Clark Road NW  
Edmonton, AB T6N 1H5

### Regional Offices:

Box 1410, 5012 – 49 Street  
Lloydminster, AB/SK S9V 1K4

601, 4901 – 48 Street  
Red Deer, AB T4N 6M4

[straighttalk@servuscu.ca](mailto:straighttalk@servuscu.ca)  
[servus.ca](http://servus.ca)

Toll Free  
1.877.378.8728  
(187SERVUSCU)

