



NEWS FROM BELGIAN-ALLIANCE CREDIT UNION

\$80,000 Patronage Payout for 2021!

PLUS: 2.10% DIVIDEND PAID TO QUALIFYING MEMBERS

Dear Belgian-Alliance Credit Union Members:

As a reward to YOU, our members, for your continual support, the board of directors of Belgian-Alliance Credit Union is proud to once again declare a patronage refund — **returning \$80,000 to our owners** for the most recent fiscal year. Since it was created in 2008, **Belgian-Alliance Credit Union has returned over \$1,220,000** to members in patronage refunds. Refunds will be based on the amount of interest paid by members to the credit union (loans) and the amount of interest earned (deposits).

The board has also approved a dividend payment of 2.10% (our 5-year term fixed rate) on all surplus shares held at BACU. This dividend was paid to all qualifying members last December. This payment is yet another benefit of belonging to our credit union. Since inception, **BACU has paid over \$358,000 to our members** in the form of dividends.

All patronage allocations are paid in the form of surplus shares into our member-owners' respective accounts.

While many credit unions have discontinued the practice of issuing patronage refunds in favour of providing “everyday best pricing” to their customers, your board believes that allowing our members to share in profits is one of the cornerstones of the credit union system and we are proud to continue this tradition.

We, the board of directors, appreciate your support. We look to continue rewarding our membership in the years to come and thank you for supporting BACU and our quest to provide personalized banking services. It pays to be a BACU member!

Remi Brengman

REMI BRENGMAN • Chair, Board of Directors



Annual General Meeting

Tuesday, April 26 Registration 6:30 pm • Meeting 7 pm

NORWOOD HOTEL • 112 MARION STREET

Government COVID regulations could result in change in meeting format/venue — watch for updates at belgianalliancecu.mb.ca or myBACU.ca

Members are encouraged to pre-register by April 19 — email info@bacumail.ca or call Christine at **204.927.0480**

Mark your
calendar!





Wealth Management and Investment Planning

Choosing the right person to help grow your wealth can be a difficult decision. Belgian-Alliance Credit Union's Wealth Management Advisor **Helder Sousa** can assist you with the right strategies to create a portfolio based on your financial goals and tailored to your specific situation. We believe that the right plan can help you reach your goals — whether you're buying your first home, saving for your children's education, building your wealth, planning for your retirement, or any other life event. We will work with you so you can achieve financial goals and peace of mind.

With nearly 20 years in the industry, Helder has grown his knowledge through education and experience. Staying up to date on the latest financial trends and a commitment to continuous learning have been keys to his success.

Belgian-Alliance Credit Union offers a variety of investment options, including Retirement Savings (RRSP), Registered Education Savings (RESP), Tax-Free Savings (TFSA), and Registered Disability Savings (RDSP), along with many other services. Our Wealth Advisor will work with you to create a portfolio that is tailored to your needs and meets your specific goals.

To book your no-obligation meeting with Helder Sousa:

Call 204.927.0496 (office)
204.293.0179 (cell)

Email hsousa@bacumail.ca

Do you have RSPs, TFSA's or RIFs with BACU?

Your **designation of beneficiary** by means of a designation form will not be revoked or changed automatically by any future marriage or divorce. Should you wish to change your beneficiary on your registered products in the event of a future marriage or divorce, you will have to do so by means of a new designation.

Listening to our members

International Credit Union Day

Belgian-Alliance Credit Union celebrated **International Credit Union Day** on October 21, 2021. Members were invited to stop by any BACU branch for an individually wrapped treat and complete a Member Feedback survey for a chance to win \$100!

BACU's primary goal is to provide the best level of service to our member-owners, and we thank every member who took the time to complete the survey.

Here's what some of our members had to say:

‘Everyone has been helpful to me and are all friendly the moment you walk in.’

— L. McCarthy

‘Purchased cabin property, quick turnaround service to obtain funds, friendly knowledgeable staff.’

— C. Stockmann

‘BACU is a great fit for many people's needs. I would absolutely recommend BACU for daily financial needs, particularly where personal service matters.’

— Anonymous

‘Very accommodating staff, so helpful and kind, especially during pandemic, equally very helpful and accommodating through phone.’

— Anonymous

‘I have been banking here for 30 years. Two mortgages, three car loans, and assorted other services, always great service and never an issue.’

— R. Humniski

Fresh makeover for Jefferson branch

Members visiting the BACU branch at 101-930 Jefferson Avenue will notice the new façade and signage, featuring our updated 'myBACU' logo. We're sure you'll agree, it looks terrific!



Serving the Community

BACU has always been a generous supporter of organizations and events in the communities we serve, and 2021 was no exception. Living our co-operative values, by giving back to our community!



And many other local organizations!

Coming soon

BACU's new website AND digital banking platform

Forge 2.0 — for a next-level digital banking experience!

Watch for updates at belgianalliancecu.mb.ca



Collabria Credit Cards



Whatever your needs... we have the right card for you!

Explore BACU's suite of personal and business cards from Mastercard,® featuring generous rewards and benefits

Earn rewards and receive a **low interest rate** on purchases and cash advances, with BACU's **Centra Gold Mastercard!**

Planning your next vacation?

Get rewards, travel services and more with our **Travel Rewards Gold** or **World Mastercard!**

To find the card that fits your needs, apply in branch or at belgianalliancecu.mb.ca





DRIVE-THRU SHRED DAY SATURDAY MAY 7

1177 Portage Avenue | 10 am - 2 pm



SAVE THE DATE!

Don't miss it! See insert for details!



Seeking Candidates for the Board of Directors

Are you community-minded? Love to learn? Do you support BACU's Mission, Vision, and Values?

You could be well-suited to serve as a director on the board of Belgian-Alliance Credit Union.

BACU accepts applications for the Board of Directors throughout the year.

If you're interested in hearing more, please contact us at nominations@bacumail.ca

The *Member Advantage* newsletter is published to inform members about financial matters and the credit union's activities.

Your comments and story ideas are welcome.

Send or bring them to any branch, or e-mail to: info@bacumail.ca

CHIEF EXECUTIVE OFFICER
Martin Trudeau

CHIEF OPERATING OFFICER
Kevin Baun

SENIOR MANAGER OF FINANCE AND ADMINISTRATION
Iurii Zhuk

PROVENCHER BRANCH

387 Provencher Boulevard
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Tel 204.982.3400
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Thur-Fri 9:30 am-5:30 pm
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PORTAGE BRANCH

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JEFFERSON BRANCH

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BOARD OF DIRECTORS

CHAIR
Remi Brengman

VICE-CHAIR
John Vandewater

CORPORATE SECRETARY
Joanne Mercier

Bohdana Bashuk
Ian Dunne
Marc Lemoine
Rachelle Needham
Ron Wersch
Tom Daeninck

Credit Union Holidays 2022 All Branches Closed

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| Friday, April 15 | Good Friday |
| Monday, May 23 | Victoria Day |
| Friday, July 1 | Canada Day |
| Monday, August 1 | Terry Fox Day |
| Monday, September 5 | Labour Day |
| Friday, September 30 | National Day for Truth and Reconciliation |
| Monday, October 10 | Thanksgiving Day |
| Friday, November 11 | Remembrance Day |
| Monday, December 26 | Boxing Day |
| Tuesday, December 27 | Christmas Day (in lieu) |



Surcharge-free cash withdrawals available 365 days a year at more than 200 credit union ATMs in Manitoba!