



BACU Launches New Website

If you haven't already seen it, you need to check out the new Belgian-Alliance Credit Union website! It has a fresh, modern look that makes navigating for information a breeze — everything you need is now easily accessible with just a click of your mouse. What's more, it is truly mobile — which means you can use your smartphone or tablet to view a version of the website that's optimized for those devices. (Of course, if you still prefer the look and feel of the desktop version, that's still an option too!)

Board Declares Dividend for 2015

The Board of Directors of Belgian-Alliance Credit Union is pleased to declare a **dividend of 2.40%** on all shares owned by our members for 2015. Payments were credited to members' share accounts (the account on which dividends are calculated) in December.

Since our amalgamation in 2008, Belgian-Alliance Credit Union has consistently rewarded members for their ownership of our credit union by paying dividends on their outstanding shares.

Why do we pay dividends?

As a co-operative financial institution, Belgian-Alliance Credit Union is owned by you, the members. In everything we do, we are guided and driven by co-operative principles, which include Voluntary and Open Membership, Concern for Community and Member Economic Participation. We're community focused and look to return our profits to you, our owners, and the communities we serve. It's just our way of saying "thank you" for supporting your credit union!

Save the Date!

Belgian-Alliance Credit Union's 8th **ANNUAL GENERAL MEETING** will be held **Tuesday, April 19** at the Norwood Hotel, 112 Marion Street
A formal Notice of Meeting will be posted in the coming weeks
Watch our website for details — We hope to see you there!



Holiday Wishes

The Board of Directors and staff of Belgian-Alliance Credit Union wish you and your family a happy and prosperous new year.

In the spirit of the holiday season, and in support of our branch communities, our staff has participated in preparing Christmas hampers for three families through the Christmas Cheer Board.

Registered Disability Savings Plan

The Registered Disability Savings Plan (RDSP) is a Canada-wide registered savings plan specifically for people with disabilities. Though the program is complex, our Wealth Management Advisor can walk you through the details. Here's a brief overview of a few of the components involved:

Canada Disability Savings Grant

- For every \$1 deposited in an RDSP account, the federal government will match up to 300% of the amount contributed (dependent upon family income and contribution amount).
- When family income is \$87,907 or less:
 - On the first \$500 contribution — \$3 grant for every dollar contributed
 - On the next \$1,000 contribution — \$2 grant for every dollar contributed
- When family income is \$87,907 or more:
 - On the first \$1,000 contribution — \$1 grant for every dollar contributed

Canada Disability Savings Bond

The federal government will pay up to \$1,000 a year into an RDSP for low-income Canadians with disabilities, with no contribution required to receive the bond. The lifetime bond limit is \$20,000. A bond can only be paid until the beneficiary reaches 49 years of age. Conditions apply.

If you care for someone with a disability, please contact our Wealth Management Advisor at (204) 293-0179 to learn more about these much-needed programs



Erin Fitzgerald
Wealth Management Advisor

Planning your 2015 RRSP Contribution

It's hard to believe that 2015 has come and gone! As the holiday season winds down, the RRSP season begins. Some quick facts about your 2015 RRSP:

1. The deadline for any contributions used on your 2015 tax return is **Monday, February 29, 2016**.
2. You can contribute to your RRSP if you have employment/business or unused contribution room right up until December 31 of the year you turn 71. After you turn 71, you can still continue to contribute to a spousal RRSP up until December 31 of the year your spouse (or common-law partner) turns 71.
3. Your contribution limit is the lesser of \$24,930 (for 2015) or 18% of your earned income from the previous taxation year (minus any pension adjustments, plus any unused contribution room).

Rather than rushing in to make last minute top-ups, come talk to us about setting a budget and making a regular RRSP contribution that fits with your

contribution limit and monthly income. You can set this up weekly, bi-weekly, semi-monthly, monthly... whatever works best with your cash flow.

If you do need to make a top-up this year, come see one of the Financial Services Officers at any of our three branches. If you are short on funds, we offer RRSP loans at rates as low as prime (provided the RRSP is invested at BACU). Now is also a great opportunity to take advantage of our current deposit special — see our website for details or call a branch representative today.

Do you have unused contribution room? If so, we can provide financing to “top up” your RRSPs with flexible repayment terms.

It's always a good idea to come see us sooner than later, as February 29 will come and go faster than you think. Call us today to make your appointment!

COMMUNITY INVOLVEMENT & AWARENESS ▼

Your Community, Your Credit Union



Shred Day Update

There was another great turnout at Belgian-Alliance Credit Union's 5th Annual Shred Day on Saturday, September 19. A total of **319 pounds of food and \$955.05 in cash** were donated in support of **Winnipeg Harvest**, by generous BACU members and others who dropped by the event, which was sponsored in part by **Iron Mountain**. The kids in attendance enjoyed free face painting and hot dogs. Thank you to all who attended and helped to make this year's event such a great success!

Multiple Myeloma March 2015

Belgian-Alliance Credit Union sent a small team of participants in support of this year's Multiple Myeloma March on Sunday, September 13. The March is held each year across Canada to help raise awareness for the disease. Appreciation goes out to BACU Administrative Coordinator **Cali Hitch** and Loans Clerk **Jenny Santos** for their participation in this year's March.



CRI Canada's 2015 Learning Grant Program

Each year, credit union partner CRI Canada gives back to Canadian communities in the form of Learning Grants. A total of 181 outstanding young Canadians submitted applications in 2015, with four Manitoba youth awarded grants of \$1,000 each to be used towards their post-secondary education.

The staff and Board of Directors of Belgian-Alliance Credit Union congratulate **Oreofe Okunnu** (pictured above) for her hard work, commitment and achievement in being one of four Manitobans chosen in 2015. A job well done!

Marion School Volunteer Efforts

Staff from BACU's Provencher Branch have been volunteering regularly at Marion School, lending a helping hand to cut up sandwiches for the school's lunch program... and on Friday, November 20 our group donned their aprons to help serve a hot turkey dinner to the students. Way to go guys!

You spoke, we listened!

Interac e-Transfer

Interac e-Transfer is now LIVE at Belgian-Alliance Credit Union!

Interac e-Transfer is the smart and secure way to send your own money — a great alternative to cheques or cash, and you don't need any personal banking information from the recipient — just their email address or mobile phone number! You can send up to \$1,500 per transaction, to a maximum of \$3,000 per week and \$10,000 per month. It costs just \$1.50 to send an e-Transfer, and receiving or cancelling a transaction is free!

To sign up to use Interac e-Transfer, just log on to your Belgian-Alliance Credit Union Online Banking, click on 'e-Transfers' and follow the prompts.

For more information, visit belgianalliancecu.mb.ca or contact your branch





Foreign Currency Exchange

We hope all members know that you can buy US currency at Belgian-Alliance Credit Union. But did you know that we offer this service on many other international currencies? Going to Mexico for the holidays and need pesos? We've got you covered. Flying off for a European tour? We can help there, too! Advance notice is required. Contact us today for details!

Did you know?

Credit cards can be convenient when you travel outside Canada, but be aware that credit card companies charge a currency exchange fee on purchases in non-Canadian funds — a fee that's often much higher than what we'd charge to convert the same currency in branch. Contact us to see how we can save you money.

Service Fee Updates

Interac e-Transfer (NEW SERVICE)

Sending e-Transfer	\$1.50
Receiving e-Transfer	FREE
Cancelling e-Transfer	FREE

U.S. POS (Point-of-Sale) Debit Transactions	\$1.50 USD
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All BACU service fees can be found at belgianalliancecu.mb.ca or by contacting your branch

Attention members with RRSPs: Designation of Beneficiary

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 in the event of a future marriage or divorce, you will have to do so by means of a new designation.

Limited time offer!

DEPOSIT SPECIAL

GIC • RRSP • RRIF • TFSA

2.15% *24 months*

2.35% *48 months*

Contact your branch for details

Rates subject to change without notice



Credit Union Holidays 2016

All Branches Closed

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

Monday, February 15	Louis Riel Day
Friday, March 25	Good Friday
Monday, May 23	Victoria Day
Friday, July 1	Canada Day
Monday, August 1	Terry Fox Day
Monday, September 5	Labour Day
Monday, October 10	Thanksgiving Day
Friday, November 11	Remembrance Day
Monday, December 26	Christmas Day (in lieu)
Tuesday, December 27	Boxing Day (in lieu)

Belgian-Alliance
Credit Union

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

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Martin Trudeau

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David Domes

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