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THE HIGHLY SKILLED EMPLOYEES AT WINNIPEG INSURANCE BROKERS SERVE MEMBERS AND NON-MEMBERS FROM TWO LOCATIONS. FROM LEFT: KERRY DEGENSTIEN, ASHLEY HALLOW, MIMI SELISHTA, JAMES FOSTER, BREANNE DAVEY, JOHN MCBRIDE, LINDSAY KLIOWER, AHMAD LEWIS, AVNEET ARORA, SARAH GELLER, BRANDY KLIOWER, ALVINA DUECK.

Winnipeg Insurance Brokers now 100% owned by ACU members

When ACU assumed 50% ownership of Winnipeg Insurance Brokers (WIB) in the summer of 2009, the plan was that owners Tony and Cathy Rollo would continue to manage the day-to-day operations until such time as they decided to retire. Two years later, retirement beckoned, and Winnipeg Insurance Brokers became a wholly owned subsidiary of Assiniboine Credit Union.

“As part of ACU’s vision of sustainability, it has been a long-time goal to expand our business lines and provide a greater selection of product offerings to our members,” said ACU CEO, Al Morin. “Purchasing WIB has been a positive and successful step in that direction and already thousands of members have benefited from the services WIB offers.”

The name Winnipeg Insurance Brokers will remain and the highly skilled team

of employees will continue to deliver service from two locations: 5E–1700 Waverley Street in the Waverley Auto Mall and 2521B Portage Avenue, near our Portage and Moray Branch.

To help guide the transition, two Winnipeg Insurance Brokers employees have been promoted to leadership positions. Brandy Kliewer accepted the position of Insurance Manager, and Breanne Davey accepted the position of Office Manager. James Foster, formerly Strategic Relationship Manager with ACU’s long-time insurance partner, Credit Union Member Insurance Society (CUMIS) joined the team to guide the business affairs of the brokerage.

Winnipeg Insurance Brokers was founded in 1968 and offers vehicle, home, travel and commercial insurance through various insurance companies, including CUMIS.

Win twice with WIB

Let Winnipeg Insurance Brokers give you a no-fee, no-obligation quote on your home/tenant/condo insurance.

All members who obtain a quote before December 31 will be automatically entered into a draw for a week’s stay for four at Big Whiteshell Lodge, a four-season resort. The prize is valued at \$1,500 and the draw will be made in early January 2012.

Simply click on the WIB graphic on our home page to learn more about the contest and link to the WIB quote page. www.assiniboine.mb.ca



GARRY LOEWEN
CHAIR OF THE BOARD
boardchair@acugovernance.ca

A MESSAGE FROM THE CHAIR

Bigger than just banking

The Salter Street bridge provides a unique vantage point for people driving into the north end of Winnipeg. The highly visible sign 'People Before Profits' has been painted in big white letters onto the roof of one of the businesses there. The slogan expresses the hope of the people who live in that community.

Many Winnipeggers have given up on the north end. They see high rates of poverty, hear stories of crime and violence, learn about declining property values and assume that's all there is to this historical community of 40,000 people. The banks in particular abandoned this area years ago.

Twelve bank branches have closed in the past two decades, and there is hardly any bank presence left. Their services have been replaced with pawn shops, payday lenders, and rent-to-own establishments — many of which are highly exploitative and very expensive for north-end residents to use.

Over the past few years a number of north-end groups have requested that we establish a presence in the north end. We already provided specialized

financial services to a large number of north-end residents and organizations, but the community was asking that we also open a branch there.

I am extremely pleased to advise members that we are about to fulfil that dream. Our newest full-service branch, which will be located at 360 McGregor at College, is now under construction and will open in early 2012.

If you check into the histories of Manitoba's credit unions, you will notice that most of them were created to serve populations that were being excluded by mainstream financial institutions. Some, like ACU, were formed by groups of workers who needed credit to get them through medical and other emergencies. Others were started to fill voids created by religious divisions, or lack of collateral or rural isolation. The genesis of the credit union movement was to 'serve the underserved', and that is what we believe we are doing by opening a north-end branch.

Serving the underserved is an important part of what we do at Assiniboine. Sometimes that means providing loans that small business

owners could not get anywhere else. Sometimes it means working in partnership with inner-city organizations to make it possible for thousands of people with low incomes to open their first bank accounts. Sometimes it means creating special products like the ACU Islamic Mortgage.

When ACU looks at the north end of Winnipeg, we don't see only the barriers the community has to face. We also see the many opportunities the community represents, and the multitudes of resourceful people who are working hard to fulfill their dreams.

While we don't expect the north-end branch to be a major contributor to our profits over the foreseeable future, we do expect it to hold its own. And that's good enough for us, because as the sign at the entrance to the community proclaims, sometimes we need to think about 'people before profits' when we make our business decisions.

Yes, co-ops matter



VERA GOUSSAERT, ACU DIRECTOR

Assiniboine director Vera Goussaert lives and breathes co-ops, and has her entire life. She grew up in a co-op household, and followed in her parents' footsteps. Vera is the Executive Director of the Manitoba

Cooperative Association, and sits on the boards of SEED Winnipeg, the Co-operative Promotion Board, Manitoba Council for International Co-operation, and of course, Assiniboine Credit Union. When asked if co-ops matter, Vera quickly responds "Yes! Central to any sort of co-op, regardless of the type, is that it's democratically controlled and the ownership is shared by many." Some of the things that make a co-op important, she says, are equality, community, social justice, and choice.

"Co-ops create a win-win situation. The individuals win by joining with like-minded people in ownership and democratic control, and the community wins because the control and money stay local, helping to build stronger, more equal communities."

Vera is absolutely convinced of the life-changing potential of co-ops, and she's seen it not just here in Canada, but also during an internship with the Credit Union Association in Ghana in 2002–2003.

While in Ghana, Vera was struck by how similar the Ghanaian experience was to our history here in Canada. The Ghanaian credit union was still very grassroots, and existed because the big banks weren't helping the average citizen with basic things like savings and loans.

Reflecting on what she experienced, Vera draws a parallel to the beginning of Canadian credit unions, including those that merged to create ACU. "Our history shows tremendous growth in membership, financial growth and community impact. Credit unions have come a long way, and it's interesting to contemplate where we'll go next."

2012 call for nominations to the ACU Board of Directors and member resolutions

As a credit union member, you have the right to vote for your Board of Directors and nominate a member, including yourself, to run for election to the board. ACU's board is committed to strong, responsible and ethical governance of your credit union. Integral to this commitment is ensuring the composition of the board has an effective and well-rounded mix of skills and experience in the following areas: finance, community development/social inclusion, human resources, management/leadership, co-operatives/credit unions and community involvement.

In addition to this mix of skills and experience, the board wishes to be representative of the members and communities we serve. We strive for gender balance, ethnic and cultural diversity, and diversity of age and life stage.

The board will conduct a gap analysis to ensure continued diversity. The identified gaps will be posted to the website to coincide with the Call for Nominations, starting November 1.

At this time, the ACU Nominating Committee, a committee of the board of ACU, is seeking interested and qualified candidates to run for three 3-year term positions open

for election in 2012. If you would like to nominate yourself or another eligible member, you must do so by 4 pm on December 9, 2011. All nominations must be submitted in accordance with the procedures outlined in the Candidate's Guide which also will be available on our website November 1, or by contacting Jocelyn at (1-204) 258-3424.

The Nominating Committee will review all nominations received, interview all eligible candidates and submit a recommendation on candidate endorsement to the Board of Directors for approval. Election packages will be mailed in March 2012 to members who are eligible to vote. Members will have the opportunity to vote online or by mail. Candidates will have the opportunity to respond by email to member questions during the election period.

Call for Member Resolutions

In accordance with *The Credit Unions and Caisses Populaires Act* and Assiniboine Credit Union By-laws, members have the right to submit resolutions for consideration by the membership. Resolutions are part of the rules that guide and govern ACU and reflect the valuable input of the membership.

A resolution permits a matter to be considered and voted upon by the members.

To be considered for inclusion on the ballot in the election package, resolutions must be submitted in writing no later than 4 pm on December 9, 2011 to:

The Chair of the Board of Directors
Assiniboine Credit Union
c/o 6th floor, 200 Main Street
Box 2, Station Main
Winnipeg, MB R3C 2G1

Or by email at
boardchair@acugovernance.ca

To obtain a copy of the Candidate's Guide and the application forms, or for more information on resolutions, go to our website between November 1 and December 9.

For further information or to speak with a member of the Nominating Committee, please call Jocelyn at (1-204) 258-3424.

Respectfully,

Vera Goussaert, Chair
2012 Nominating Committee

Important dates

November 1 — December 9, 2011
Call for Nominations and Member Resolutions.

December 9, 2011
Nominations and Member Resolutions close at 4 pm.

January 9 — 14, 2012
Candidate interviews.

March 2012
Distribution of election packages.

March 12 — April 3, 2012
Candidates available to answer member questions.

April 5, 2012
Voting closes. Deadline for ballots.

April 24, 2012
Annual General Meeting.
Results announced.

Board changes

Director Annitta Stenning has stepped down from the ACU board after making an important contribution for the past two years. During her tenure, Annitta was an active member of the Audit and Risk Committee, and the Human Resources Policy and Compensation Committee. We thank Annitta and wish her all the best in her future endeavours.

To fill the remainder of Annitta's term until next spring's election, the Board of Directors has appointed Brendan Reimer.



Brendan's community roots go deep. He is a long-time ACU member; he is the Regional Co-ordinator (Prairies & Northern Territories) for the Canadian Community Economic Development Network (CEDnet); he's also a board member of Local Investment Toward Employment (LITE); and is active with Make Poverty History Manitoba.

Welcome, Brendan, and thank you for stepping in to fill the gap.

The committees of the ACU board

ACU is governed by a dedicated, independent Board of Directors, elected by and accountable to the member-owners of the credit union.

The board acts to protect and enhance Assiniboine's assets in the interest of members and other stakeholders, establishes policy and sets the direction of the credit union. Director Margaret Day also represents ACU on the board of Credit Union Central of Manitoba.

Each member of the board participates in at least one committee. In 2011-2012, the committees are:

AUDIT & RISK COMMITTEE
Wilbur Coates, Chair
Margaret Day
Dennis Anderson
Nicole Ritchot

GOVERNANCE & ETHICS COMMITTEE
Craig Lee, Chair
Garry Loewen
Wilbur Coates
Vera Goussaert

HUMAN RESOURCES POLICY & COMPENSATION COMMITTEE
Dennis Anderson, Chair
Garry Loewen
Susan Deane
Brendan Reimer

COMMUNITY & MEMBER RELATIONS COMMITTEE
Nicole Ritchot, Chair
Crystal Laborero
Craig Lee
Brendan Reimer

NOMINATING COMMITTEE
Vera Goussaert, Chair
Crystal Laborero
Margaret Day

e-Services where and when you want

We're making great progress on expanding and improving our electronic services in response to our members' requests to self serve, where and when they want.

Mobile banking

ACU is continually looking for ways to make banking easier and more convenient for our members. Now you can check your balance anywhere, anytime by signing up for Mobile Banking on your mobile phone. Signing up is easy. Just visit our website and click on Go Mobile. You'll find demos, FAQs and instructions for signing up.

Mobile web

We are also pleased to announce that we have launched Mobile Web. This is a simplified version of Assiniboine's CU@HOME Internet banking that's easily viewable on any web-enabled phone. It loads faster and provides easier navigation; you no longer have to scroll or zoom, as each page is designed to fit on your phone's screen. And best of all,

Mobile Web lets you securely view your accounts, pay bills, transfer funds, and manage your memorized accounts — all without the need to install or change anything on your phone. Visit www.assiniboine.mb.ca/My-Finances/Banking/e-Services/Mobile-Web.aspx to get the address for Mobile Web, and find out more.

Easier e-statement set-up!

Now going paperless is as easy as (1-877) 958-8588! Effective immediately, we can help you help the environment and de-clutter with a simple call to our Member Communication Centre. Just let us know that you want to go paperless and we will set you up. Or ask about going paperless when you're at any ACU branch, or visit our website and download and complete the

Discontinue Paper Statements Agreement form and fax it back to us.

Recurring bill payments and transfers

ACU recently launched another new e-offering. Now, any member using CU@HOME Internet banking has the ability to set and manage recurring bill payments and transfers.

Recurring transactions allow members to customize their payments to continue for a specific period of time, at a chosen frequency (daily, weekly, bi-weekly, monthly or yearly) for a set dollar amount. Once the recurring bill payment or transfer is in place, your transaction will automatically be processed until you tell it to stop. It's easy and convenient!

Mobile trading — Credential Direct Mobile

ACU members can now take advantage of another new e-service. Credential Direct Mobile offers traders the convenience and flexibility to trade whenever and wherever they want.

Optimized for all the latest platforms, the new site offers quick and easy access to a client's trading account, and the ability to:

- make trades
- track trading activity
- get quotes
- follow the markets
- track your favorite stocks
- get Alerts

www.credentialdirect.com

The 2013 Real Manitoba Photo Contest

Seeing Manitoba through your eyes



Our province's natural beauty lends itself to picturesque scenery and spectacular settings. Credit Union Central of Manitoba, the trade association for Manitoba's 41 credit unions, is once again looking for photos representing the wonders of Manitoba to include in their calendar.

It's free to enter and all Manitobans are invited to participate by sharing their talent and vision of our province. Photos must be taken in Manitoba and 14 photos will be selected that reflect the month and season in which they appear. Photos will be judged by image composition and quality.

Take your best shot — enter your photos before November 25, 2011 and you will be eligible to win \$100 per photo (up to a maximum of two photos per person), a photo credit and five free calendars. Visit www.creditunion.mb.ca for more information about the contest rules and how to enter.

Choice Rewards Choose your Cruise Contest

Between October 1 and November 30, 2011, members who are approved for a new Choice Rewards MasterCard credit card will have a chance to win their choice of one of three exciting cruise vacations. Six lucky Regional Grand Prize winners will get to cruise to Alaska, the Bahamas or Mexico.

The winners will also have a \$2,500 donation made in their name to the non-profit marine conservation organization of their choice, to help preserve and protect our oceans and waterways for future generations.



✱ ASSINIBOINE FINANCIAL GROUP

Capitalizing on tax-efficient growth

HENLEY CUNNINGTON
DIRECTOR, WEALTH MANAGEMENT AND WEALTH CONSULTANT
ASSINIBOINE FINANCIAL GROUP



In the last issue of asterisk, I addressed common asset classes. Now I'd like to discuss the different ways these investments are taxed.

Interest income

Interest earned from bonds, bond funds or GICs is taxable at the person's marginal rate, even if the interest is not received until later. Marginal rate is the tax you pay on the last dollar earned and more importantly what you'll likely pay on the next dollar earned.

Dividend income

Dividends are payments from corporations to their shareholders. Dividends are eligible for the dividend tax credit and therefore receive favourable tax treatment compared to interest income.

Capital gains

This is the increase in the value of your investment and measures the difference between the original purchase price and the sale price. 50% of capital gains is taxable.

In Manitoba the top marginal tax rate for 2011 on these different types of income is as follows:

Interest Income:	46.4 %
Dividends:	26.7 %
Capital Gains:	23.2 %

As you can see the type of investment can have a significant bearing on your investment growth.

These same factors apply when drawing income from your investment. When it comes time to look at drawing an income from your investment portfolio it is important to consider where that income is coming from and how it will be taxed. The amount you draw may affect your Old Age Security benefit.

Some investments are structured in a way to reduce or defer tax and maximize cash flow.

As your situation changes or evolves, it is important to consider tax minimization strategies in your financial plan. This is one reason that it is very important to meet with one of our Wealth Consultants at Assiniboine Financial Group.

Please contact us at (1-204) 258-3439 for an appointment.

The information contained in this article was obtained from sources believed to be reliable; however, we cannot guarantee that it is accurate or complete and it should not be considered personal taxation or investment advice. We are not tax advisors and we recommend that clients seek independent advice from a professional advisor on tax-related matters.

Assiniboine Financial Group has a team of investment professionals who provide comprehensive wealth management services. These services encompass tax-efficient investing, diversified fixed-income strategies, retirement income planning, estate planning, and more. Each member of our team holds a Wealth Consultant designation, among other professional designations. Let us help you plan to prosper.

Is your debt load a cause for concern?

Canadian household debt is now 2.5 times higher than it was in 1989, and this has many Canadians worried about the impact this is having on them now, or will have on them when interest rates go up.

Here are some warning signs to watch for. Are you:

- feeling stressed or worried about your debt load?
- having trouble paying your bills in full and on time?
- using your credit cards for day-to-day expenses?
- using one credit card to pay off another?
- dipping into your RRSP to access cash?
- arguing with family members about money?

If any or all of these signs are troubling you, there are steps you can take to manage your debt differently.



- Start by making an appointment with one of our Financial Account Managers.
- Prepare a realistic budget. Then stick to it.
- As part of your plan, develop a strategy to pay your debt down, starting with the debt that has the highest interest rate.
- Consolidate your loans.
- Change your monthly payments to bi-weekly. For most people, this mirrors your pay period and results in extra payments over the course of a year.
- Set up an emergency fund and commit to saving it for emergencies only.

Of course, debt helps us acquire things we need, like a home, an education, a car. But using credit to finance your lifestyle can be a dangerous and slippery slope.

Our employees specialize in helping our members plan and improve their financial situations. Why not call for an appointment today, and become more optimistic about your financial future.

Celebrate Co-op Week (October 16–22) and Credit Union Day (October 20)



Come and visit us during Co-op Week to enjoy a cup of fair-trade coffee and enter a draw to win great prizes from local co-ops.

This year's Co-op Week Theme is 'Co-operative Enterprises Build a Better World'. How do co-operative enterprises build a better world? By:
...putting people first
...creating sustainable jobs
...investing in communities

The primary purpose of co-ops and credit unions is to serve the needs

of their members, not to maximize profits for a small number of shareholders. The members elect the Board of Directors on the basis of one member, one vote, not dependent on how much money they have. And profits are reinvested in the co-op or distributed to members and the community.

Did you know that over 17 million Canadians are members of at least one co-operative? By choosing to belong to Assiniboine Credit Union, you are part of a growing world-wide

co-operative movement. Now that's something to celebrate!

Co-operative Enterprises Build a Better World

The United Nations has declared 2012 as the International Year of the Co-operative. This recognition highlights the unique contribution that co-operatives make to socio-economic development, in particular their ability to reduce poverty, create employment, and promote social integration and cohesion.

2012 also marks the 75th anniversary of the first credit union in Manitoba. Throughout 2012, credit unions across the province will commemorate the important contributions they have made toward the development of Manitoba.

ACU will join with other co-operatives in Manitoba and across the globe to celebrate these two occasions. Watch for more information in the next edition of asterisk.

Staying true to the co-operative mission

Co-operatives and credit unions arose out of a context of exclusion and human need.

The first co-operative began in Rochdale, England almost 170 years ago to supply wholesome, unadulterated food at a reasonable price. The early beginnings of credit unions were also based on a desire to address needs that were not being met by the dominant economic system.

During the second world war, Western Canadians were not very excited about dealing with banks. They had too many bitter memories about how the banks, with their headquarters in eastern Canada, had abandoned the west during the great depression. As farm prices fell, banks closed many of their western branches and foreclosed on farm loans. It was not uncommon for banks to charge western farmers rates of interest that were two or three percent above the legal limit of the day.

Meantime, the men who operated Winnipeg streetcars and buses knew that the banks weren't interested in their business. Their incomes were too low, and their modest homes were located in older neighbourhoods, so there was little profit to be made in lending them money.

So when 15 Winnipeg Electric Company employees met one evening after work in 1943 to form a credit union, they were in touch with the spirit of the times. A credit union was meant to be a place where they could invest some of their money. More importantly it was a place they could turn to in an emergency.

At the first official meeting, the streetcar drivers named their new credit union for the street on which the Street Railway Company had its offices — Assiniboine. Then the members invested \$100 and granted the first loan to a member who borrowed \$50 to pay an outstanding medical bill.

To this day, Assiniboine's mission remains the same. We continue to deliver financial services in ways that contribute to healthy communities, a sustainable environment and social well being.

ACU employees raise the roof



JHAZZ NG, BUFFALO BRANCH

Hard hat? Check. Steel-toed boots? Check. Wanting to make a difference? Check. Those were all the tools required for more than 40 Assiniboine staff to be put to work on this year's Habitat Build.

ACU has been proud to support Habitat for Humanity for the past five years, both by providing grant funding and also by enlisting employee volunteers to help out. This year, three teams of volunteers went to work to help build safe, decent, affordable housing for purchase by low-income working families. For the volunteers, the experience is more than a chance to step away from their computers and learn some construction skills. "The fact that Assiniboine does things like this is one of the main reasons I wanted to work here" — says Buffalo Branch Member Service Representative, Jhazz Ng. "The community focus is great. Plus I get to learn new skills."

Habitat for Humanity Winnipeg started in 1987 and is the largest and most productive Habitat affiliate in Canada. Habitat for Humanity Winnipeg celebrated two major

milestones this year — building its 200th house in Winnipeg and being selected to build the 2,000th Habitat house in Canada.

Houses being built this year all meet Manitoba Hydro's Power Smart Gold standard. "The energy and water efficiency of all these homes not only reduces their impact on the environment, but also makes them more affordable by reducing the daily living costs for our families," says Sandy Hopkins, CEO of Habitat for Humanity Winnipeg.

"This is such a great opportunity to get to know co-workers in a completely different way," says Jhazz. "Working together on something like this really builds community: for us as employees, for the family who will live here, and for the neighbourhood this house is in."

ACU membership — *bigger than just banking*



There are many benefits to choosing local, and your choice to bank with ACU is one of them. Here's why.

Local banking with ACU is personal and convenient

- We're close to you. We have 24, soon to be 25 branches in Manitoba and we are part of a national ATM network.
- We're full service. We have everything you expect from a bank.
- Decisions are made right here at home. Local decision-making means we can make faster, more informed decisions that benefit you, and are a better fit for the community.
- We care. We have customized products and services to address the needs of our communities.
- We're a member-owned co-op. As a member, you have a say in our direction.



Your money goes further

Your membership allows us to invest in others who help create this great community we call home by contributing to the local economy and creating jobs: businesses of all sizes, local farmers' markets, micro enterprises, non-profit organizations,

cultural groups, newcomer organizations, youth groups, Aboriginal organizations, environmental groups, co-ops and more.

- Diversity Food Services. Nutritious, fairly priced foods with a focus on local sources, organic ingredients, and a commitment to sustainable environmental and fair-trade practices. Located at U of W.
- True North Sports and Entertainment. A long-time ACU member who, with our support, brought the NHL back home to Manitoba.
- Canadian Museum for Human Rights. The international stage comes to our community with ACU's support. The museum is located at the Forks, where it will help drive business to the numerous ACU partner businesses in the area.

Choosing local helps keep our community unique

It's the people and businesses that are an integral part of the unique character of this city and province. By choosing to bank at ACU, we all help ensure our communities are alive with culture, arts, music, entertainment, theatre, recreation and more.

- The Winnipeg Folk Festival, Rainbow Stage and West End Cultural Centre. The support goes both ways with these long-time ACU members.
- ArtsJunktion Manitoba, a non-profit organization with the goal of 'recycling treasures for all who work with art and children.'
- The Assiniboine Credit Union River Trail. An annual public winter wonderland made possible by and for our members.
- Ma-Mow-We-Tak Friendship Centre, Thompson. As the only financial partner, ACU members helped build a multi-purpose gathering place for residents of this northern community.

Choosing local reduces environmental impact and helps to create a healthier and more beautiful place for you and your family. ACU supports organizations that are passionate about green living.

- Peg City Car Co-op. Believes we should choose to bike, walk and bus. And sometimes drive.
- St. Norbert Farmers' Market. Healthy and delicious local foods are transported a very short distance to market. In addition, Winnipeg boasts 73 local community gardens that nurture fresh produce and strong relationships.
- Reducing greenhouse gases. We demonstrate our commitment especially well at our Pembina at Bairdmore Branch. It is LEED Silver Certified.
- Natural Cycle Bike Courier. A pedal-powered worker co-op making speedy deliveries downtown.
- ACU's 'buy local' practices. We support local businesses and organizations through the purchasing decisions we make.

The organizations we support create opportunities for all members of our community

At ACU, we believe everyone should have access to welcoming financial services.

- We look for ways to say 'yes'. Our membership-opening policy demonstrates our commitment to being open and inclusive of those who may have been underserved by more mainstream financial institutions.
- ACU Islamic Mortgage. The first-of-its-kind in Canada, fulfilling dreams of home ownership for Manitoba Muslims.
- Matched Savings Accounts. Used exclusively to support the Asset Building Programs, which are poverty-reducing programs for people with low incomes to achieve their personal savings goals.
- Serving the underserved. Providing banking services in northern Manitoba and throughout Winnipeg, including areas abandoned by banks such as West Broadway and the North End.
- Community Financial Services Centre. An innovative partnership that helps members of an underserved community access financial services.
- Our Gillam Branch provides the only local financial services for Hydro employees and surrounding First Nations communities.

So you see, by choosing ACU you are doing something bigger than just banking.

Ask our SRI Specialist



CHERYL CROWE, PFP

What are “conflict metals”?

Metals such as tantalum, tungsten and tin solder are used in the creation of cell phones and computers. These metals are mined throughout the world, but large deposits are found in the Democratic Republic of the Congo. The term ‘conflict metals’ comes from the tendency of militant groups in the Congo to target mines that produce these metals, trading the materials to fund their on-going war efforts.

How can companies who need these metals ensure they come from non-conflict sources?

One solution proposed at the recent SRI conference in Victoria was to source these metals from countries other than the Congo. However, this can potentially create larger problems for the people of the area, putting miners from legitimate mines out of work and unable to support their families. Moreover, if external companies leave the country, non-governmental organizations and experts working in international development express concern that more of these mines could be taken over by militant groups, potentially resulting in even greater violence.

Some companies have proactively begun the process of identifying which mine the metals come from. A new law in the United States, coming into effect this fall, will force publicly listed companies to provide annual reports on where metals were sourced. This law bans the import of gold, tantalum, tin solder and tungsten from the Congo. There is speculation that a similar law will be enacted in Canada in the future.

In addition, SRI mutual fund companies have put pressure on companies using these metals to create independent auditing systems throughout their supply chain.

If you want to participate in a solution to this issue, visit www.raisehopeforcongo.org/content/conflict-minerals-company-rankings to view ratings of different companies as well as how they address the issue of conflict metals. You can use your purchasing power and buy from companies that are working hard to trace the origin of these metals and reject conflict metals.

North End Community Renewal Corporation Picnic in the Park



In August, North End Community Renewal Corporation held its 20th annual Picnic in the Park (PIP) at St. John’s Park.

Supported and planned by various community groups and members, PIP is held each year to promote the beauty, diversity and strengths of Winnipeg’s north end.

Pictured above, Bobette Schoffner of Mount Carmel Clinic and Jenna Diubaldo from Aboriginal Visioning for the North End, are pleased with the success of the event.

ACU employees pledge eco-excellence

Last spring, ACU launched the Eco-Excellence Pledge Program to support employees in taking simple, but effective workplace actions to lessen our environmental footprint.

The ACU Eco-Excellence Pledge focuses on five areas of action: reducing office paper consumption; reducing electricity consumption;

supporting green commuting; reducing waste; and encouraging eco-excellence throughout ACU by building on internal successes and sharing good ideas.

Within the first week of launching the program over 100 employees had taken the Eco-Excellence Pledge and by the end of August,

participation had almost doubled. Many ACU branches, departments and teams are striving for 100% participation.

Kevin Baun, Manager in our Member Communication Centre, is encouraging his entire team to take the Eco-Excellence Pledge. “There are dozens of things we either can or currently do at ACU that reduce our environmental footprint,” Kevin pointed out. “I asked my team to read the Eco-Excellence Pledge and identify actions they already practice. Everyone was unknowingly already doing one or more of the suggested actions, which was a positive reinforcement to try some others.”

The Eco-Excellence Pledge recently spurred the West Broadway Branch to introduce a new energy-saving procedure. Jeffery Patteson,

West Broadway Branch Manager explains, “At the end of the day we all turn off our computers and monitors. In the morning, the first person to arrive does a check of the branch premises and also turns on the computers and monitors for all the offices and Member Service Representative wickets. This helps reduce energy use and also speeds up start-of-day because the computers are already ready for log in.”

While ACU has many corporate initiatives in place to support environmental targets, our employees also play an important part in reducing our environmental impacts. The Eco-Excellence Pledge Program encourages employees to collectively pitch in, turn off, conserve and re-evaluate daily work practices in an effort to eliminate waste, reduce operating costs and conserve resources.



THE MEMBER COMMUNICATION CENTRE CELEBRATES 100% PARTICIPATION.

Nourishing the potential of Winnipeg's youth



Assiniboine Credit Union is one of two lead partners in The Winnipeg Foundation's newest endowment, the Nourishing Potential Fund. Over the next several years, ACU will give a total of \$250,000 to this fund, helping it grow to its projected \$5 million.

Nourishing Potential will grant up to \$10,000 to community organizations providing nutritious food to children and youth from economically disadvantaged communities, so they can learn and develop to their full potential. Priscilla Boucher, ACU's VP of Corporate Social Responsibility, is a member of the Nourishing Potential Committee, which oversees grant distribution.

"Part of our mission is to partner in the community with organizations like The Winnipeg Foundation to foster sustainable communities," says Boucher. "There is no room for hunger or poverty in sustainable communities." By investing in this fund, ACU knows it is helping to create healthier lives which will build stronger communities.

A large percentage of young people in Winnipeg — 31% of those aged 5 to 12 and 62% of teenagers — don't eat breakfast every day. Nutrition is a critical factor in the physical, mental and emotional development of children and youth, yet so many struggle to meet their dietary needs.

Some of the groups that received grants in the first round also include education and hands-on experience with the food they provide. This gives an added community-building element to the programs and also much-needed skills.

Resource Assistance for Youth, for example, offers a cooking class that uses low-budget foods and items easily available at a food bank, side-by-side with the hot lunches they serve every weekday to approximately 30 youth.

ACU members interested in supporting this fund should visit www.wpgfdn.org/nourishingpotential.php for more information, or call The Winnipeg Foundation at (1-204) 944-9474. Donations can be made online, by phone, or by mail.

Some 2011 Nourishing Potential Grant Recipients

Andrews Street Family Centre

Learning About Cultures Through Healthy Foods will provide approximately 40 children, age 6-12, with one nutritious, balanced meal and snack per day, as well as an opportunity to learn about food preparation techniques and other cultures.

Broadway Neighbourhood Centre

The BNC Food Club will provide 15 youth with well-balanced school lunches for a year. Participants will take part in menu planning, grocery shopping and meal preparation, learning about nutritious food choices and budgeting.

Ndinawemaaganag Endaawaad

Ndinawe provides urban Aboriginal youth with culturally appropriate support and resources to help break cycles of violence, poverty, homelessness, isolation and dependency. The Cooking Club will engage about 55 youth per day to plan, prepare and share healthy meals and snacks. Meals will reflect both traditional Aboriginal foods and mainstream options.

Spence Neighbourhood Association

The grant will help ensure that two meals, provided to a total of approximately 100 disadvantaged children and youth on weekday evenings, are nutritious and balanced. The program will also include weekly cooking classes for neighbourhood children and youth, and will involve food from different cultures.

Central Park Women's Resource Centre



Aminata Sillah, Melrose Koineh and Sally Wei of Winnipeg Central Park Women's Resource Centre. Participants in the centre's Recreation, Health & Wellness program presented home-made appliquéd wall hangings to all their funders. Ours is proudly on display at ACU's head office.



Bike, walk, bus. And sometimes, drive.



Peg City Car Co-op held its official launch in June to coincide with Bike to Work Day. The timing was not a coincidence, as one of the goals of the co-op is to reach out to people who are already using multiple modes of transportation in their lives. For those who may not drive on a regular basis, knowing they have

access to a shared vehicle is just the thing they need to feel they can give up their own vehicle or never have to purchase one in the first place. The co-op's tagline says it best: "Bike, Walk, Bus. And sometimes, drive."

Since the launch, more than 50 members have signed up—many displaying true commitment to the co-operative spirit by purchasing their membership shares before there were cars available to drive!

Members now have three cars to choose from—a Nissan Versa, a Honda Fit and a Toyota Yaris. All three are fuel-efficient, low-emission vehicles that were selected based on consultations with other car-share co-ops across Canada.

Car sharing is one way to support greener commuting, community involvement and the local co-operative movement. So ACU has been involved with Peg City Car Co-op since the initial planning stages—first through our Sustainable Community Grants Program and now by providing financing through our Business & Community Financial Centre.

To learn more about becoming a member and how car sharing can fit into your life, please visit www.winnipegcarshare.com or contact the Peg City Car Co-op office at 793-3912.

Introducing The WRENCH Winnipeg Repair Education and Cycling Hub



JAGEAR MUHAMAD WILL GET TO KEEP THE BIKE HE REBUILT AS PART OF THE WRENCH'S BUILD-A-BIKE PROGRAM

Opening day at The WRENCH's repair shop at 1057 Logan Avenue, and the symbolic ribbon cutting has been replaced by a lesson in how to remove a link from a bike chain. The walls are lined with neatly organized bike parts that have been donated or retrieved from the Brady Landfill.

Staff and volunteers have been hard at work since the spring, turning the basement space into a workshop suitable for teaching bicycle mechanics. And they are eager to share their skills and enthusiasm with the

public. At a work station, Jageer Muhamad beams with pride as he makes adjustments to a bike that he'll eventually be able to call his own. He is participating in an 8-week summer program as part of The WRENCH's 'First Gear Initiative', a pilot project which received a Sustainable Community Grant from ACU.

The youth in the program have learned how to rebuild bikes and will each graduate with their own bike along with a helmet, lock and safe-cycling skills.

The WRENCH is a new non-profit organization serving the growing number of bike enthusiasts in Winnipeg. In addition to the repair shop on Logan, it runs workshops for schools and community groups, helps train volunteers for community bike shops and plans to continue to work to promote bike culture within Winnipeg.

Cara Fisher, the Program Director, took the plunge to leave Vancouver's bike-friendly climate to move to Winnipeg to set up The WRENCH. "I'm glad I moved here," she says. "Winnipeg is very friendly and it's great to be involved in the early stages of developing this resource. We are building the next generation of bike mechanics and volunteers to work in their own communities."

For more information about programs offered by The WRENCH visit www.thewrench.ca.

Just checking

Letting us know something's changed will make your ACU experience even better.

We regularly ask our members to verify that their personal information at ACU is up-to-date. Most members remember to tell us if they've changed their address, but sometimes it slips their mind, especially if they are rarely in a branch or contacting the Member Communication Centre.

Have you given up your land line for a mobile phone? Did you share the new number with us? Is the postal code we have on record correct? How about your email address? Keeping up-to-date records means that we can serve you better, whenever you need us!

TFSA, RESP and RRIF deadlines approaching



Just a reminder that December 31 is the deadline to make your 2011 Tax-Free Savings Accounts (TFSA) and Registered Education Savings Plan (RESP) contributions.

And if you are turning 71 this year, you have until December 31 to transfer your RRSPs into a RRIF.

For more information about planning for your retirement, please speak with an ACU investment advisor.

Saving a green neighbourhood... one elm tree at a time

While we've heard 'it takes a village to raise a child', a north-end Winnipeg neighbourhood knows it takes a whole community to save an urban forest — one tree at a time.

"The nicest part of our streets is the canopy of trees," says long-time Bannerman Avenue resident Heather Brenan. That was before the cankerworms moved in. "Some summers the trees were completely bare for 2 to 3 weeks. The trees had more and more difficulty re-growing their foliage each year. There were so few leaves on the trees it was like fall in the middle of the summer. It looked like a vast wasteland here," Brenan says. "I'd come home from work and cankerworms would be crawling up the garage, they were climbing up the doors, on the fence, all over the stucco. You'd come in the house from working in the yard and there would be worms coming out of your hair."

So a few neighbours started banding the trees around their property on their own. The banding process requires a special foil and insulation band be placed around the tree trunk before the first frost in the fall. Then the band is coated with sticky 'tanglefoot'. After the first frost, the female cankerworm beetles climb up the trunk to lay eggs in the treetops. They get stopped in their tracks by the molasses-like band around the tree. "The bands get just black — covered in bugs,"

Heather says. The process works like a charm for that tree, until a windy day comes along and blows the bugs to nearby trees.

It was clear to Heather and her neighbour, Eda Korchynski, that this required a more co-operative community-driven solution. They rallied under the banner of the Robertson-Mynarski Residents Association.



THREE MEMBERS OF THE ROBERTSON-MYNARSKI RESIDENTS ASSOCIATION, RON MARTIN (LEFT), MAURICE LAKUSTA (WIELDING THE STAPLE GUN) AND BORIS KOHUT, PREPARE TO BAND A BANNERMAN AVENUE ELM TREE.

In the first year, 2007, they protected 64 elm trees. They now band about 160 trees on the boulevards on Bannerman Avenue from Airlies to McPhillips; Cathedral Avenue from Airlies to Robertson School and then beyond the school to

McPhillips. As well they band Machray Avenue from the railway tracks to McPhillips; and Monreith Street from Machray to Church Avenue, for a total of about five well-treed blocks. The banding program has been a huge success in controlling the cankerworms. It has also built community spirit for a project that better the neighbourhood, says Eda Korchynski, President of the

Robertson-Mynarski Residents Association.

"Early on when our group first started meeting at Robertson School, the issue of the health of our trees kept coming up at meetings. Many

people realized that banding a single tree on your own boulevard was futile. We knew that we needed to get to know our neighbours to successfully mobilize the entire street to address the problem of the cankerworms in our elm trees," Eda says. "In the process of taking care of trees, we have gone from a neighbourhood where many neighbours felt anonymous or isolated to a neighbourhood where we know and help each other and feel more inter-connected all because of our trees," she adds.

What's made the effort even easier has been a Sustainable Community Grant from Assiniboine Credit Union, Eda says. The community is able to make that go a long way by buying tree banding supplies wholesale and doing the labour of banding the trees themselves. "With the help of Assiniboine, we have been able to take care of our neighbourhood together, as a community. We feel real pride in our canopy of elm trees and what we have accomplished in maintaining our beautiful and healthy trees. Now we feel like it makes sense to keep investing in our neighbourhood. The positive feeling created by keeping our trees healthy is immeasurable!"

LITE: Local Investment Toward Employment

A gift that gives twice

The holidays bring out the spirit of giving. We have all heard of hampers being delivered to families in need during the Yuletide season. Tons of food and goodies, primarily bought from big-box stores, are given out to provide happiness during the holiday season. But what happens after that? What are the long-term effects of one hamper?

While it's great to give a hamper, how about a longer-term approach to helping families get out of poverty? How about supporting businesses in the inner-city that provide year-round services and employment opportunities? Why not consider a gift that gives twice?

LITE, a non-profit organization that supports community economic development (CED), is helping to bridge the gap from charity to self-reliance by helping support long-term approaches to economic sustainability in our communities. It goes beyond a one-time charitable gift to providing solutions such as skills development, employment and work experience for inner-city residents. Think of it as a 'hand up' rather than a 'hand out'.

Through fundraising initiatives, volunteers purchase items destined for Cheer Board hampers from places like Neechi Foods, an Aboriginal worker co-operative grocery that serves Winnipeg's north end.

Assiniboine has been a supporter of LITE since its inception in 1994. Along with providing a special grant, ACU sponsors and provides volunteers for the breakfast fundraiser. ACU employees also hold LITE hamper drives in our branches. Donations toward LITE's holiday hamper drive are welcome and greatly appreciated. Visit any of our branches to find out how and when you can make a donation that will help fight poverty in our communities.

For more information visit www.lite.mb.ca.

LITE's 15th Annual Wild Blueberry Pancake Breakfast

Friday, November 4, 2011
7:00am – 10:00am

Indian and Métis Friendship Centre
45 Robinson Street at Dufferin

Join us at LITE's annual Wild Blueberry Pancake Breakfast. Enjoy great food purchased locally, featuring blueberry pancakes catered by LITE's inner-city resident partners. It is a lively event full of local entertainment, art displays and visits from local dignitaries.

What's Up?

The Jubilee Fund Art & Antique Auction
October 18
1707 John Brebeuf Place
www.jubileefund.ca

Creative Retirement Manitoba Annual Luncheon
October 19
CanadInn Polo Park
www.crm.mb.ca

Habitat for Humanity 9th Annual House Party & Auction
October 20
Winnipeg Convention Centre
www.habitat.mb.ca/

Canadian CED Network 2011 Manitoba Community Development/Community Economic Development Gathering
October 21
St. John's High School, 401 Church Avenue
www.cednet-rcdec.ca/en/regional_networks/manitoba/events-en

LEAF Manitoba Persons Day Breakfast
October 21
Winnipeg Convention Centre
www.leaf.ca

Winnipeg Green Lifestyle & Organic Living Show
October 22-23
Winnipeg Convention Centre
www.winnipeggreenshow.com

Siloam Mission Annual Gala
November 3
Winnipeg Convention Centre
www.siloam.ca

LITE (Local Investment Toward Employment) Wild Blueberry Pancake Breakfast
November 4
Indian & Métis Friendship Centre
www.lite.mb.ca

SCE Lifeworks Golden Plate Gala
November 4
The Fairmont
www.lifeworks.mb.ca

Winnipeg Harvest Empty Bowl Celebrity Auction
November 10
Delta Winnipeg
www.winnipegharvest.org

Winnipeg Humane Society Bow Wow Ball
November 12
The Fairmont
www.winnipeghumanesociety.ca

Free the Children — We Day
November 23
Winnipeg Convention Centre
www.freethechildren.com

Winnipeg Folk Festival Winter Wassail
December 1
Winnipeg Convention Centre
www.winnipegfolkfestival.ca

Concert for Hope & Peace
December 31
Westminster United Church
www.hopeandpeaceconcert.ca

The 2011 Concert for Hope and Peace

2011 will mark the seventh year a group of dedicated volunteers has organized and presented the New Year's Eve Concert for Hope and Peace. The concert features a sampling of the best of Manitoba's musical talent, but the highlight every year is the group of young Canadians who tell the stories of their experiences and what shapes their understanding of what it means to be Canadian. Stories come from the perspective of a new immigrant; or a family living in the inner city; or the testimonial of a young girl who knows no limits on what she can do or be.

The event brings together a diverse audience, transcending social, economic and cultural differences. Families, friends and strangers come together with one thing in common; they are thankful to live in Canada.

Assiniboine Credit Union has been a proud sponsor of The Concert for Hope and Peace since its inception in 2005. Through the support of ACU and other sponsors, the concert remains free for all who attend.

Each year more than 800 people attend the concert, including 150 new Canadians who, in partnership with Welcome Place, receive free bus transportation to and from the concert at Westminster United Church.

Though the concert is free, tickets are required. They will be available at select ACU locations in December on a first-come first-served basis, so get yours early.

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1907 Portage Avenue
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Ray McMurtry, Manager

1038 Keewatin Street
Ruth Nesar, Manager

2567 Main Street
Bianca Selby, Manager

East Region
655 Henderson Highway
Barb Laferriere, Manager

844A McLeod Avenue
Brian McIvor, Manager

1609 Regent Avenue West
Kim Sylvester, Manager

South Region
155 Scurfield Boulevard
Fern Goodman, Manager

10 – 200 Meadowood Drive
Henry Neufeld, Manager

100 – 900 Harrow Street East
Ken Curtis, Manager

1033 St. Mary's Road
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2659 Pembina Highway
Cal Berzuk, Manager

3525 Pembina Highway
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