

Board of Directors names new President A message from **Gordon Gold**

It is my honor and privilege to have been selected as the new President of the Winnipeg Police Credit Union board of directors, and to lead such an accomplished group of directors in guiding our credit union's growth into the future.

Our main challenge, frankly, is to attract more police officers, staff, cadets, and Winnipeg Police Service volunteers — as well as their families and friends, and others in the community who support our police — to join us as members, and benefit from everything WPCU has to offer. Come and experience the sense of belonging, trust, convenience, and proficiency that have led so many to make WPCU their financial institution of choice for many years. We believe what we say: You Serve the Community, We Serve You. All we ask is that you give us the opportunity to assist you in achieving your financial objectives. Together we will succeed.

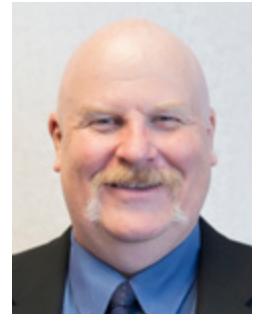
We are fortunate to have a highly qualified and friendly staff, and a forward-thinking Chief Executive Officer in Mr. Cal Berzuk, to serve you and meet your financial needs — from investing, to saving, to obtaining a loan, and much more. Come in for a visit and see what we can do for you and your family.

Of course we very much appreciate and thank our current members for their continued support as we serve and fulfill their fiscal needs. Our members are the credit union — member helping member, when other financial institutions would not, right back to our beginning in 1949.

Finally, I wish to thank past-president Lawrence Klippenstein for his dedication and guidance at the helm for over a decade. His time and effort are very much appreciated.

In closing, I invite you to get to know your Winnipeg Police Credit Union and see how we are changing for the better. When *you* are stronger financially, *we* are stronger financially. Let's do this together.

Fraternally,
Gordon Gold



President (new)
Gordon Gold

*Meet the
Executive
Officers on
WPCU's
Board of
Directors*



Vice-President (new)
Andrew Zurawsky



Secretary
Moe Sabourin

**YOU SERVE THE
COMMUNITY.
WE SERVE YOU.**



**WINNIPEG
POLICE
CREDIT UNION**

■ **Main Branch** 300 William Avenue | Winnipeg MB R3A 1P9 | Monday – Friday, 9 AM – 5 PM

■ **HQ Location** 230-266 Graham Avenue (Skywalk) | Winnipeg MB R3C 0J8 | Monday – Friday, 9 AM – 5 PM

■ **Member Services** 204.944.1033 | Loans Dept. 204.946.0551 | Fax 204.949.0821 | info@wpcu.ca | WPCU.CA 



Lending Services Solutions for Members

There's more to mortgage costs than just the interest rate

Your home will likely be the largest single purchase you make in your lifetime, so you need to consider all of the costs and conditions of a mortgage — not just the interest rate.

Mortgage brokers offer interest rates that are often—but not always—lower than the rates offered by conventional financial institutions. However, the lowest advertised interest rate may not be the best overall deal for you. There are other costs and conditions you need to consider, and ask questions about, before you commit to a mortgage. These include:

- What additional fees are involved in a brokered mortgage that may affect your mortgage closing costs and/or your future sale costs?
- In selecting the mortgage company and the type of mortgage for you, is the mortgage broker looking after your specific mortgage needs or the size of his/her commission?
- What conditions are imposed in the brokered mortgage contract for such items as prepayment privileges, if any?
- What restrictions are imposed under the brokered mortgage contract? Do you have the flexibility to refinance the mortgage before the mortgage term expires if you need additional funds to build a garage, rec room or other home improvements? If you can refinance, what are the fees and penalties?
- If you're dealing with a credit union or a bank, is the mortgage officer paid a commission based on the type or size of your mortgage?
- Does your broker or financial institution offer pre-approved mortgages? If so, what are the additional fees?

As you can see, there are a lot of important questions to ask and things to consider when securing a mortgage that is right for you.

At WPCU, our experienced mortgage professionals are salaried employees who receive no commissions of any kind. We focus on your best interests and developing a mortgage that has the terms and flexibility that meet your needs. Talk to us first — you'll be happy that you did.



Our experienced mortgage professionals are salaried employees who receive no commissions of any kind.

We focus on your best interests and developing a mortgage that has the terms and flexibility that meet your needs.

WPCU offers a full range of lending services mortgages, personal loans and lines of credit

For **very** competitive rates and more information, please call our Lending Department at **204.946.0551** — or, if you already have a relationship with one of our lenders, please contact them directly.

Serena serenag@wpcu.ca
204.926.3146

Zaila zailak@wpcu.ca
204.926.3147

Quinn quinnr@wpcu.ca
204.926.7600



Cyber fraud is on the rise Do you know how to protect yourself?

Cyber attacks and cyber fraud are becoming increasingly popular methods for criminals to prey on unsuspecting victims. As more and more of our financial lives move online, the importance of safeguarding yourself against cyber crime only increases.

The RCMP has a number of helpful cyber crime prevention tips to help Canadians safeguard themselves. Here are some of the highlights:

- Use strong passwords. The RCMP recommends using different combinations of user IDs and passwords for different sites. You should also ensure your passwords contain letters, numbers and special characters and aren't something that could be easily guessed (like birthdays or pet's names, for example). You should also change your passwords on a regular basis.
- Secure your computer. Make sure your computer's firewall is activated, use anti-virus software to prevent malware from infecting your computer and block spyware attacks by keeping your anti-spyware software up to date.
- Install the latest operating systems. Whether you're using a PC or a Mac or any other type of computer, it's good practice to keep the operating system and your application up to date to prevent potential attacks on older software.

CLICK HERE for the complete list

or visit the RCMP's website at

<http://www.rcmp-grc.gc.ca/to-ot/tis-set/cyber-tips-conseils-eng.htm>



Designation Notice

Attention members with RSPs, RIFs & TFSAs

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 future marriage or divorce you will have to do so by means of new designation.

Staff Notes ▾

Congratulations...

to **Evelyne** on her retirement, and
to **Kerri** on becoming our Financial
Service Representative.

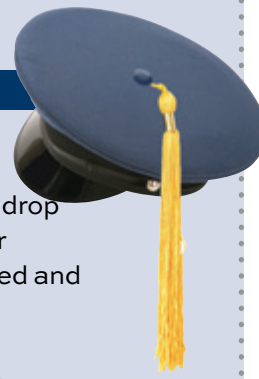


Congratulations to **Pam Valentine** (left), who won a fast \$500 in our 'Christmas Comes Early Contest'



BRAIN-TEASING CONTEST

WIN



Read your Newsletter and

Just answer these questions from this month's newsletter — then drop off your entry at the credit union, send it by fax to 204-949-0821 or **enter online** (wpcu.ca > Newsletter Contest). If your ballot is picked and your answers are all correct, **we'll deposit \$100 into your account!**

Our next contest draw date will be March 21, 2019. Good luck!

1) If you get married or divorced and want to change the beneficiary on your RSPs, RRIFs and TFSA's, you'll need to:

- complete a new designation form pay \$50 in fees wait 90 days

2) Our experienced mortgage professionals:

- rely on commission are paid by the hour are salaried employees

3) The RCMP recommends that passwords include letters, numbers and:

- special characters at least one real good cuss word
 your birthday, with the month spelled out in full

NAME

ADDRESS

TELEPHONE

MEMBER NUMBER

Congratulations to **Marlene Reguly**, who won \$100 in our last newsletter contest

Check our U.S. exchange rates online

WPCU's U.S. exchange rates, both buying and selling, are updated daily at wpcu.ca

If you need \$1,000 or more in U.S. currency, please call our branch, 24 hours in advance, at **204.944.1033**



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RE/MAX Performance Realty — **Ken Brown** "Call Ken for a Free Market Evaluation".

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Tel 204-255-4204 or 204-981-7603 www.kenbrown.ca e-mail ken@kenbrown.ca

Specs Appeal Optical — Receive an additional 10% off all prescription eye wear until the end of March 2019 for Winnipeg Police Service, family members and all City of Winnipeg employees.

Located 2nd floor City Place beside the food court. We Direct Bill! specsappeal204@gmail.com

Dog Boarding — All breeds welcome. Indoor, individual care, large yard with trees and fence, very secure yard with locked gates. For more info contact M. Apostle 204-757-2876.

Advertisements published in our newsletter will be subject to a fee of \$3 per line per month, to a maximum of three lines per advertisement. Fax your ad to 204-949-0821 or e-mail info@wpcu.ca

Space is limited and is available on a first-come, first-served basis. Ads must be renewed monthly.

We are not responsible for, nor do we endorse, the products and services sold in these ads.

WINNIPEG POLICE CREDIT UNION

Serving the financial needs of our members since 1949

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