

Nominations open for WPCU board of directors

Three positions on the board of directors will be on the ballot at Winnipeg Police Credit Union's annual general meeting, which is coming up on Wednesday, January 19.

Every year, three of the board's nine seats are up for election. This year those directors are **Adam Cheadle**, **Maurice Sabourin** and **Ron Smolik**, who have all agreed to stand for re-election.

The board and management encourage all members to consider taking on the challenging and rewarding role of credit union director. New directors require no special financial skills because an excellent training program, which all WPCU directors are required to complete, is provided. You need only to be willing to learn, listen, and exercise good judgement.

To hear more about what's involved for directors on WPCU's board, feel free to contact any member of the nominating committee: **David Kroeker** (204.408.8385), **Andrew Zurawsky** (andyzur5@gmail.com or 204.999.9172), or **Cory Wiles** (cwiles@winnipeg.ca or 204.232.9548).



*Interested members are asked to submit a brief résumé to **Diane Hammerling** at WPCU, and have their photo taken in branch no later than 12:00 noon on **Friday, December 10**.*

WINNIPEG POLICE CREDIT UNION
ANNUAL GENERAL MEETING

Wednesday, January 19
Norwood Hotel 112 Marion St.
Registration 6:30 pm • Meeting 7:00 pm

Location is tentative pending Provincial Public Health orders
Watch for updates at wpcu.ca

BRANCH HOURS for CHRISTMAS & NEW YEARS

We'll be closed **Monday, December 27** • **Tuesday, December 28** • **Monday, January 3**
IN LIEU OF CHRISTMAS DAY IN LIEU OF BOXING DAY IN LIEU OF NEW YEARS DAY

PROTECTING YOU AND YOUR MONEY.



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 | Fax 204.949.0821 | info@wpcu.ca | WPCU.CA  

A GOAL WITHOUT A PLAN IS JUST A WISH

Antoine de Saint-Exupéry

Dear Members,

I would like to take this opportunity to thank you for welcoming me to the Winnipeg Police Credit Union Family. We started our journey together in March of this year and as I continue my professional career in financial field that I love and am passionate about, my experience so far has been nothing short of positive and rewarding. I have met many of you already and look forward to forming many more financial relationships.

You are welcome to contact me should you have any questions pertaining to establishing financial well-being for you and your family. I would be happy to help with planning for your child's education, achieving your short and long-term goals, establishing, and growing your financial wealth for your retirement, help with investing and managing your current and future assets, consolidating wealth for easier estate planning and any other financial needs you might have. I look forward to hearing from you soon.

At the same time, I wish you and your family a Happy Holiday Season and New Year filled with love, peace, and joy.

Sincerely,

Agnes Balcerzak

Wealth Advisor at Winnipeg Police Credit Union
Credential Asset Management Inc.

Mutual funds are offered through Credential Asset
Management Inc.



Contact her directly at
204-926-3145 or
agnesb@wpcu.ca
For an appointment, call
204-944-1033



*Warm holiday wishes
to you and those you love*

from the board, management and staff of
Winnipeg Police Credit Union

WPCU Staff Notes

Welcome!

... to **Trinity**, WPCU's new Financial Service Representative, and to **Paige and Lianne**, who have joined the team as **Member Service Representatives**.

and farewell!

... to **Tanveer and Seepinder** — we wish you all the best in your future endeavours!

NEW MEMBERS WANTED \$250 REWARD*

MEMBERSHIP OPEN TO ALL!

Support the Winnipeg Police Service and its members by banking with the Winnipeg Police Credit Union!

* A signed referral form must be on file to qualify for membership draw



WINNIPEG POLICE CREDIT UNION

VEHICLE, RV & POWER SPORTS

Motorcycle • Boat • RV
Any vehicle, new or used!

Fixed-term LOANS as low as

3.99%

APR

2, 3 or 4 year fixed term*

Exclusive for
WPCU
members

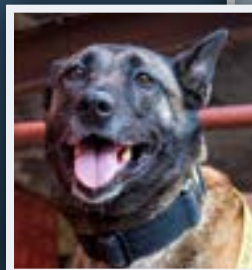
* Terms up to 7 years available — call for more information.
Subject to approval and conditions. Rates subject to change.



Sponsorship Testimonial

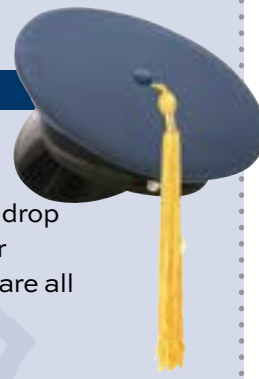
Our experience with WPCU has been fantastic. The support and assistance they have had with each member of our unit and the ongoing support they have had over the years of our canine calendar has been exceptional.

— CST. Weitz and the WPS K9 Unit



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 [click here](#) to enter online. 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 December 17, 2021. Good luck!

1) Right now, WPCU is offering fixed-term loans as low as 3.99% for:

- new cars only boats or RVs, but not motorcycles
 any vehicle, new or used used cars only

2) When is the deadline for WPCU's board of directors nominations:

- December 10th December 15th
 December 1st December 24th December 11th

3) In lieu of Boxing Day, WPCU branches will be closed:

- the first week of January Wednesday, January 19
 Tuesday, December 28 Saturday, December 26

WPCU's newsletter contest is now held **TWICE A YEAR** in June and December

NAME

ADDRESS

TELEPHONE

MEMBER NUMBER

Congratulations to **Doug Jones**, 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**



WPCU BULLETIN BOARD

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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

BOARD of DIRECTORS

PRESIDENT

Gordon Gold

VICE-PRESIDENT

Andrew Zurawsky

SECRETARY

Maurice Sabourin

DIRECTORS

Adam Cheadle

Michael Clark

David Kroeker

Ron Smolik

Fred Thomas

Cory Wiles

MEMBER SERVICE TEAM

CHIEF EXECUTIVE OFFICER

Cal Berzuk

CHIEF OPERATING OFFICER

Brandy Elliott FCSI, CFP

CHIEF RISK OFFICER

Heather Kozubski
C.I.M., C. MGR., FCUIC

CONTROLLER

Sam CPA

MANAGER, MEMBER SERVICES

Pam

SENIOR FINANCIAL ADVISOR

Kim

FINANCIAL ADVISOR

Zaneta

FINANCIAL ACCOUNT MANAGER

Elvira

FINANCIAL SERVICE REPRESENTATIVE

Trinity

BUSINESS ADVISOR

Serena

WEALTH ADVISOR

Agnes BA, CFP®, PFP®, RIS

SENIOR LOAN ADMINISTRATOR

Shaunna

LOAN ADMINISTRATOR

Irene

INTERNAL AUDIT & COMPLIANCE OFFICER

Diane

MEMBER COMMUNICATIONS & ADMINISTRATION OFFICER

Joseph

WEALTH MANAGEMENT ADMINISTRATOR

Dawn

MEMBER SERVICE CO-ORDINATOR

Stephanie PART-TIME

MEMBER SERVICE REPRESENTATIVES

Berna, Lianne and Paige