

MCU

Minnedosa Credit Union

Community Owned, Community Minded

Main Line	867-6350	Joanne Clarke	867-6364
Debbie Strelczik	867-6359	Don Farr	867-6366
Susan Glasgow	867-6353	Carole Dalrymple	867-6367
Alayna McTavish	867-6354	Carol Taylor	867-6368
Lori McNabb	867-6360	Barb Ebner	867-6369
Grant Spraggs	867-6362	Fax	867-6391
Harvey Wedgewood	867-6363		

info@minnedosacu.mb.ca
We're Accessible!

Hours of Business

Monday to Friday 9:30 a.m. to 5:00 p.m. Saturday.....9:30 a.m. to 1:00 p.m.
 (We offer 41 hours of business to our members each week. How much time does your F.I. offer you?)



DEPOSIT GUARANTEE

WHEN YOU SAVE AT A MANITOBA CREDIT UNION, YOUR DEPOSITS ARE GUARANTEED WITHOUT LIMIT BY DEPOSIT GUARANTEE CORPORATION OF MANITOBA. SINCE 1937, WHEN MANITOBA'S FIRST CREDIT UNION OPENED, NO PERSON HAS EVER LOST ANY DEPOSIT OR ANY INTEREST EARNED AT THE CONTRACTED OR POSTED RATE ON THE DEPOSIT.

RRSP CONTRIBUTION DEADLINE MARCH 1ST, 2011

The deadline for RRSP contributions for the 2010 tax year is Tuesday March 1, 2011, so it's not too late to make a last minute contribution. But, while you're at it, you may want to consider setting up a recurring pre-authorized debit for future contributions. If you are tired of scrambling to gather the funds before the deadline regular monthly or bi-monthly contributions on a regular basis has a number of benefits.

You will earn more interest if your contributions are deposited monthly or bi weekly rather than once a year. With pre-authorized contributions your money goes to work for you earlier as you earn tax sheltered interest income immediately.

EXTENDED HOURS FOR RRSP'S

Are you having trouble finding time to sit down and make logical decisions about your RRSP investments? By the time your workday is done investment institutions and banks are closed. Minnedosa Credit Union has the solution!!!! We are offering Extended Hours in February to help take some of the strain off this very important decision. We will be open from 6 pm to 9 pm on February 22 to 24 for your convenience. Please drop in or call 867-6350 to make an appointment. Carol Taylor, Carole Dalrymple, Barb Ebner and a loans officer will be there to help you!!!!

RESOLUTIONS FOR FINANCES

We all want the most out of our hard earned dollars and with the continuation of a low interest rate environment the next place to look is our taxes. Canadians have two tax efficient ways of investing, through RRSPs and Tax Free Savings Accounts.

As mentioned the clock is running and we only have until March 1st to contribute to RRSP's for the 2010 tax year. However, there are other ways we can look to improve in our financial futures.

Reduce Debt – If debt is an issue in your financial picture, resolve to follow a budget and hold off spending for discretionary expenses until your debts are paid. Look to pay down the highest interest debt first.

Increase Savings – If you receive a raise or bonus or other windfall, increase your monthly RRSP contribution or emergency account.

Tax Breaks – Look to RRSP's and Tax Free Savings Accounts to reduce taxes.

Invest in you – Take a course that adds to your work skills. New skills could add to your earning power or take you to a new career.

For the assistance you need to start improving on your financial plan please contact Barb Ebner at 867-6369.



Minnedosa Jean's Day

SKATE THE LAKE was the recipient of the Minnedosa Jean's Day Program for December, 2010.

Local participants for November included:

- Minnedosa Insurance Services
- Fashion House
- John's Tax Service & Accounting
- Ruth Hutton
- Minnedosa Post Office Staff
- Minnedosa Credit Union
- Rolling River School Division
- Tanners Crossing School



MemberCard Chip Card rollout is underway! The rollout will continue until the end of June 2011. Watch for your expiry letter in the mail, it will tell you when your current card is going to expire. If you have any questions, please contact Minnedosa Credit Union at 204-867-6350.

RRSP LOANS AT PRIME & 0%!

Are you finding the holidays left you short of cash to purchase your RRSP?

Ask about our RRSP loans at prime & 0%. When you purchase your RRSP from Minnedosa Credit Union we make RRSP loans available to our members at prime & 0% (variable interest rate). Loans are subject to credit approval. Come see Debbie, Grant, Lori or Harvey for an RRSP loan.



MINNEDOSA SKATE THE LAKE POND HOCKEY TOURNAMENT
FEBRUARY 19 & 20, 2011
MENS, LADIES & YOUTH DIVISIONS
REGISTER ONLINE AT
WWW.SKATETHELAKE.CA OR
PHONE 204-867-1942