

# The Affinity Connection

Fall 2011

## Take Ownership of Your Credit Union

Local ownership and governance is the foundation of Affinity Credit Union.

Affinity's District Council Delegates play a powerful role in the governance of the credit union. They are elected by members in their local communities.

Delegates are the credit union's connection to the communities and members we serve and provide meaningful guidance and insight.

They:

- \* Represent the credit union in a variety of local events.
- \* Have the final authority on partnership with any new credit unions.
- \* Play a role in the decision-making process for any adjustments to the district governance model.
- \* Actively involved in the Branching network decisions of the credit union.
- \* Provide leadership by actively participating in joint district council annual planning and development sessions.



**Myrna Bentley**  
Board Director and District  
Council Delegate Saskatoon



**Brian Stroh**  
Board Director and District  
Council Delegate Scarth  
Street, Regina

### Be Part of Our success!

If you are interested in running for election in 2012 as a District Council Delegate in your area, contact: Linda Moulin, Senior Vice-President Corporate Development, at [Linda.moulin@affinitycu.ca](mailto:Linda.moulin@affinitycu.ca)

Your money just got smarter.

**Affinity**  
Credit Union

## Our Commitment to You

At Affinity Credit Union, we're about making a difference. We're seizing the opportunity to help our community and, in doing so, we're creating the way for positive change.

Affinity commits at least 3% of its annual pre-allocated profits to community support each year. Here's just a small sample of what we have donated to local communities:

### Number One for Community Involvement

Affinity Credit Union was recognized as the winner of the prestigious community involvement award presented by the Saskatoon Awards for Business Excellence (SABEX). Linda Moulin, Senior Vice President Corporate Development, accepted the award on behalf of the credit union. In her acceptance speech, she said: "The award recognizes the success of our credit union and the marvelous work that each member of our staff is doing to help our members and communities thrive and prosper. This award belongs to them. They make the difference in the lives of our members and communities every day!"

### Education and Learning: \$20,000

Investing in education is the best way to ensure a strong future for our community. That's why we provide entrance scholarships annually to graduating students across the province who intend to pursue post-secondary education.

### Healthy Communities: \$3,500

Affinity is involved with various organizations that are helping people in our communities who face difficult health issues. Staff held hot dog sales to raise funds for the Heart and Stroke Foundation. They also took part in the Big Bike event and pedaled through Kamsack this summer raising \$3,500 for the charity.

### Community Building: \$6,000

A sustainable society places a high priority on the well-being of every individual. It is a tradition for Affinity staff volunteers to serve lunch to families and individuals in need at the Friendship Inn on the United Way Day of Caring. Affinity also provided \$6,000 as the sponsor of the United Way Campaign kick-off breakfast



MLA Gordon Wyant presents the Community Involvement award to Linda Moulin, SVP Corporate Development



Rosthern Delegate, Jim Craik, presents a \$500 scholarship.



Dave Wrubleski, Business Development Manager at St. Mary's Branch presents a \$500 scholarship.



United Way breakfast



Serving lunch at the Friendship Inn.

## Mortgages to Suit Everyone

The mortgage market can be confusing especially for first-time buyers. That's why it is important to work with an experienced financial advisor.

Affinity Credit Union has helped thousands of families and individuals make the right move into the property market. Whether you're after a pre-approval, you've found your dream home, or you need to get things happening quickly – our dedicated advisors are here to help you along every step of the way.

Whatever mortgage you need, we have one to suit all of your needs.

### Straight Rate

The Straight Rate is a mortgage that offers the most competitive rate possible (features such as pre-payment or portability). Talk to a Relationship Banking Officer to show you how the Straight Rate can work for you – it just might be the solution you've been looking for!

### Equity Building Program

The program allows low to moderate income households in Saskatoon to purchase a home ranging in value from \$220,000 to \$280,000. The program assists the homeowner with the down payment.

### AffinityEQ

Paying toward your mortgage can now pay you rewards too! With AffinityEQ, your home's current equity (providing it's 20% or more of the value) can be calculated to become a line of credit or a number of loans, allowing you the freedom to do the things you want and get the things you need. The advantage: your line of credit or loans are at mortgage rates – that means the best loan rates you can get! Apply online.

**For details of other Affinity Mortgages, call TeleService 934-4000 or toll-free at 1-866-863-6237 or drop into any branch.**



## Did you know?



- To better serve you, Affinity Credit Union, is now including our call centre number and website address on all newly-issued MemberCards. Look out for this new information on the top left corner on the back of the card.



- Affinity Credit Union offers a range of member educational programs designed to help prevent fraud, bullying, cyberbullying and workplace harassment, and promote social networking safety. These programs are available on request to schools, businesses and community organizations across Saskatchewan. Call TeleService toll free for details 1-866-863-6237 or visit our website.

## The Importance of Education

Post-secondary education leads to higher earnings and increased career opportunities.

Whether you are hoping for your child to attend a post-secondary institution, or are an adult wishing to return to school yourself, you'll need a savings plan to help pave the way. One of the best ways to save for post-secondary education is by using a Registered Education Savings Plan (RESP).

An RESP is a special savings account that grows tax-free until you or your child is ready for post-secondary education, whether that's university, college or a vocational institute.

Money put towards an RESP is not tax-deductible like an RRSP contribution. However, there are benefits:

- Money grows tax free until it is needed.
- Students pay little or no tax on the money when it's withdrawn to pay for education.
- The federal government will contribute up to \$500 per year per child, to a lifetime maximum of \$7,200 per child. That's free money!

- An RESP can be opened for one child or several children at once.
- Anyone can contribute to an RESP.

To discuss the options that work best for you, contact an Affinity Credit Union Representative by e-mail, or call us at 934-4000 or toll-free at 1-866-8member (863-6237).



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## Need financial advice?

Call TeleService In Saskatoon: 934.4000 Toll Free: 1.866.863.6237

## Looking for a certified financial planner?

Click here: <http://www.affinitycu.ca/experts/personal/index.html>