



SPIRITWOOD

CREDIT UNION LIMITED

COMMITMENT. PROSPERITY. COMMUNITY.



We are now officially into the Holiday Season. The management and staff of Spiritwood Credit Union Limited want to wish you the compliments of the season and thank you for your support over the past year. As members of your community, as your friends, and as your neighbors, we urge you to have a safe, happy, and memorable Holiday Season.

See Inside for Complete Holiday Hours

Welcome Terra, Janine, and C.J.!

By now, our membership has seen three new faces behind the MSR counters. We are pleased to welcome Terra Thomson, Janine Pool, and C.J. Parker to the staff of Spiritwood Credit Union. We look forward to working with all of you. Undoubtedly, you are all valuable additions to our team!



WHAT'S IN THIS ISSUE?

A Handy Holiday Recipe
Kid's Promotion – Santa Letters!
Fraud Awareness: Travel Tips
Keep Your Home & Festivities Safe



**CONTACT US FOR YOUR FINANCIAL NEEDS.
WE REALLY ARE YOUR ONE STOP FINANCIAL SHOP!**

Locally:
(306) 883-2250

Toll Free:
1-877-288-1414

E-Mail:
[**contactus@spiritwood.cu.sk.ca**](mailto:contactus@spiritwood.cu.sk.ca)

For lost &/or stolen MemberCards or Global Payment Cards, please call 1-800-567-8111

Visit us online at spiritwoodcu.com

We offer Index-Linked Term Deposits and RRSPs! Choose from Prairies Basket, MarketFlex and Global Market. The principal is always 100% guaranteed. If you are interested in the next available series please inquire as soon as possible.



**FOR CURRENT TERM DEPOSIT RATES,
PLEASE CONTACT US AT (306) 883-2250, OPTION #1**



Kids - Write to Santa!



We invite you to write a letter to Santa complete with your list of this Season's Wishes.

Leave your letter to Santa with one of the Credit Union staff members, and we will make sure that your letters get a first-class seat to the North Pole!

We GUARANTEE he will write back, and he may even give you something a little special!

All the answers to the questions asked below can be found in this edition of the newsletter. Complete the questions below, cut it out and return it to our office by **Wednesday December 21** for your chance to win a \$50.00 gift certificate to Spiritwood Shop Easy!

Name: _____ Phone No.: _____

- 1) Who, with the initials K. S., won a coloring contest? _____
- 2) Fill in the blank: Read the fine _____ Hint: Dreaming of a mid-winter holiday? _____
- 3) How many sprigs of holly & berries are there throughout the newsletter? _____
- 4) When is the 2011 RRSP contribution deadline? _____
- 5) How many days are we closed throughout Christmas & New Year? _____

You may have noticed little surveys in both the lending and deposit offices throughout the month of November. Thank you to those who took a moment to fill these out. Your feedback is **very** important to us! We hope to use this information to better serve you in the present and into the future.

Dreaming of a mid-winter holiday?

Prevent unwanted surprises from ruining your well-deserved getaway.



→ Know who you are dealing with; book with a reputable company.

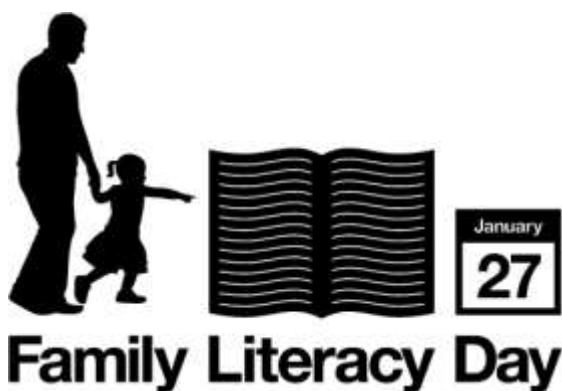
→ Remember the old adage that 'if it sounds too good to be true, it probably is'.
Some holiday scams promise the world, but leave you at the gate! Be wary of deeply discounted travel sales.

→ Use payment protection. Use a credit card to make your travel purchase.
If you don't get what you pay for, you may be able to dispute the charges with your credit card issuer.

→ Read the fine print, and don't be afraid to ask questions!



Privacy is our Policy



Family Literacy Day celebrates adults and children reading and learning together, and aims to encourage Canadians to spend at least 15 minutes enjoying a learning activity as a family every day.

Just as Credit Union Central of Canada has partnered with ABC Life Literacy Canada, Spiritwood Credit Union Limited has once again partnered with Spiritwood Library to support this important initiative in our own community.

So, on January 27, stop by the Library for 10:00 A.M. story time and goodies. Credit Union staff will be donating their books to the Library, and invite and encourage you to do the same.

Winter is Here!

Is your vehicle up to the chall



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ive in one of the most unforgiving regions i:
Saskatchewan - in Canada, for that matter!



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Are you sure your vehicle can make it through anot:
cold, long winter? If it's time for a new vehicle,
new-to-you vehicle, or vehicle parts &/or repairs, call Maxine
at 883-2250, option 2 to reserve your appointment today!

Way to go Barb Szasz!
Barb entered to win
our draw from the last
newsletter and won a
\$50.00 gift certificate to
Home Building Centre.

Kindness never
did hurt anyone.



People are so worried about what they eat
between Christmas and New Year, when
they should really be worried about what
they eat between New Year and Christmas.

... It's a Fact ...

For the seventh consecutive
year, credit unions received
the Customer Service
Excellence award among all
financial institutions in the
retail banking
sector.



Holiday Hours

*December 20th - 23rd
Regular Office Hours*

*December 24th - 27th
Closed*

*December 28th - 30th
Regular Office Hours*

*December 31 - January 2nd
Closed*



Congratulations To . . .

... the door prize winners from
October 20th Credit Union day

... to Bronson Parker, Sara Francoeur,
Kylie Salisbury, and Tyra Goller who
won 1st place in their age group for a
coloring contest for Credit Union Day

... to Roelf Knot & Richard Battersby
who entered our draws out at the
Spiritwood Stockyards November 4



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**Do you really know what sets the
Credit Union apart from all the other
Financial Institutions?**

- *Voluntary and open membership*
- *Democratic member control*
- *Member economic participation*
- *Autonomy & independence*
- *Education, training, and information
to stakeholders*
- *Co-operation among co-operatives*
- *Concern for community*

**THAT'S WHY WE ARE
A BETTER WAY TO BANK!**

Credit Union Deposit Guarantee Corporation guarantees to all depositors, repayment in full of all deposits, including index-linked investments in Saskatchewan Credit Unions.



Happy Holidays!

Keep Your Home and Your Festivities Safe



The holidays are an exciting time of year for kids and adults alike. We have all heard horror stories on the news of fires and auto accidents so close to or during the holidays, and inevitably, the thought of, 'how tragic!' crosses our minds. Ensure everyone has a safe holiday season by taking these tips into consideration:

Trees: When purchasing an artificial tree, look for the label "Fire Resistant". Should you purchase a live tree, check for freshness. A fresh tree is green, and the needles should be hard to pull off the branches. The needles should not break, and the bark should be sticky with resin. Be sure to cut a few extra inches off the bottom of a real tree to allow for extra water absorption, and be sure to water your natural tree regularly. No matter what kind of tree you pick, be sure to keep it away from fireplaces, radiators, heaters, and doorways when placing it in the home.

Lights: Check all lights you put on your tree. Check for frayed wires, broken sockets, or loose connections. Never use electric lights on a metallic tree. The tree can become charged with electricity from faulty lights. Before using lights outdoors, check to be sure they are certified for outdoor use. Make sure to turn off all lights before you go to bed or before you leave the house.

Decorations: Never use lighted candles on a tree or near evergreens. In homes with small children, use age appropriate decorations, such as shatterproof or crochet type ornaments.

Toys: Select toys to suit the age, abilities, skills, and interest level of the intended child. Toys too advanced may pose safety hazards for younger children.

Happy Visiting: Clean up immediately after a holiday party. Small children may make an appearance in your home quicker than you think! They can get into any number of things, including left-over alcohol or tobacco products. Adults; limit your consumption of alcohol. Space your drinks at least one hour apart and try to have something to eat while you are drinking. Remember, you are an adult. Drink only if you want to, and don't be pressured into it. Most importantly, if you drink, don't drive. Be sure to have a designated driver or a place to stay the night.



ONCE AGAIN, IT'S RRSP SEASON!



2011 RRSP Contributions

It is once again that time of year to start thinking about making your personal and spousal RRSP contributions. You have until February 29, 2012, but it is never too early to start thinking about your retirement years. We offer competitive rates and terms to suit everyone's needs.

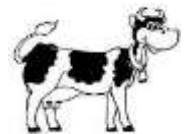
Attention Farmers!

A friendly reminder to all our agriculture accounts
→ please provide our office with 2010 income tax returns as well as year-end inventories.

We need these to keep your files up to date, allow a smooth renewal process of quick loans, lines of credit, and to aid us in annual file analysis.



Thanks for Your
Co-operation!



Stuffed Eggs

- * 6 eggs
- * 4 - 6 tbsp. finely chopped onion
- * 4 slices luncheon meat (ie: ham)
- * Mayonnaise to suit your taste
- * Mustard to suit your taste
- * Salt & Pepper
- * Parsley flakes
- * Paprika

Boil eggs, cool & peel. Cut eggs in half lengthways. Spoon out meat fine. Add meat and onion to yolk mash; add mayonnaise a taste. Stuff the yolk mix back in the white of the eggs. Arrange



Chop
your
and