



Saskatchewan
Credit Unions

Make it Real

Welcome Melany

We're happy to report Melany Booth-Gatzke is now part of our team. Melany is our Statement Services Representative and Member Service Representative.

Membership Able to Order Cheques

Several of our members have asked for it, now you've got it! Our membership is now able to quickly and easily order cheques from Davis & Henderson. It's as easy as picking up your phone and dialing **1-866-524-1470**. Then, simply follow the automated service.

However, it is imperative that our membership contact the Credit Union for placing a cheque order if contact information such as phone numbers or box numbers have changed since your last order, or if you would like a different style of cheque altogether.

Search-a-Word

Look inside for your search-a-word. Complete it, cut it out, and return it to our office to have your name entered in a draw for a fleece jacket and a travel mug! Just in time for winter traveling!

Locally: (306) 883-2250
Toll Free: 1-877-288-1414
E-Mail: contactus@spiritwood.cu.sk.ca

WHAT'S IN THIS ISSUE?

Spiritwood Credit Union is Proud to Introduce a New Product!

Search-a-Word

Holiday Hours

...Much More Inside...

✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
**Are you attracted by the
 Stock Market's
 potential, but afraid of
 losing your investment?**

✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
**MARKETFLEX Index-Linked Term
 Deposit** combines the appeal of an above-
 average rate of return from the
 participation in the stock market with the
 safety of a guaranteed return of principal
 like a GIC – and it's RRSP eligible.

**PRAIRIES BASKET Equity-Linked
 Term Deposit** combines the potential of a
 great rate of return with the comfort of
 knowing there is no risk to your principal.

**GLOBAL MARKET Index-Linked Term
 Deposit** offers diversification of your
 investment in three major global markets.
 And, to protect your investment from a
 sudden decline in the three index values
 prior to maturity date, the investment
 return will be based on an average of four
 index values of each index during the last
 year of the term.

✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Your Guarantee:
**Credit Union Deposit
 Guarantee Corporation
 guarantees to all
 depositors, repayment in
 full of all deposits in
 Saskatchewan Credit
 Unions. Your principal, in
 an equity-linked term
 deposit is fully guaranteed.**

✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓

2007 Investment Products

MARKETFLEX

MARKETFLEX is a 3-year, Index-Linked Term or RRSP Deposit, based on the performance of the S&P/TSX 60 Index, and has an unlimited rate of return. The 60-stock index is market-capitalization weighted, with weight adjusted for available share float, and is balanced across 10 economic sectors. S&P/TSX 60 constituents are selected for inclusion using Standard & Poor's well-established guidelines for evaluating company capitalization, liquidity and fundamentals.

PRAIRIES BASKET

PRAIRIES BASKET is a 5-year, Equity-Linked Term or RRSP Deposit, with an unlimited rate of return, containing 12 companies that are household names on the Prairies. The companies picked encompass a wide variety of industries, ensuring economic diversification, such as EnCana Corp., Manitoba Telecom Services Inc., Petro-Canada, Enbridge Inc., Potash Corp. of Saskatchewan, Great-West Lifeco Inc., Investors Group Inc., Cameco Corp., Westjet Airlines, Canwest Global Communications Corp., and IPSCO Inc.

GLOBAL MARKET

GLOBAL MARKET is a 5-year, Index-Linked Term or RRSP Deposit, with an unlimited rate of return, based on the performance of three indices – Nikkei 225 (40% weight), Dow Jones EURO Stoxx 50 (40% Weight), and S&P 500 (20% weight).

**For information as to close dates,
 strike dates, and maturity dates,
 please call into the Deposit
 Office at any time!**

***** There is a new *Marketflex, Prairies Basket*
 and *Global Market* series available every month *****

Spiritwood Credit Union Term Deposit and RRSP Rates

	<u>Terms</u>	<u>RRSPs</u>
1 year *	4.00%	4.25%
2 year *	4.25%	4.50%
3 year *	4.50%	4.75%
4 year *	4.75%	5.00%
5 year *	5.00%	5.25%

* All deposits are non-redeemable, and quoted rates are subject to change without notice.

**CUETS MASTERCARD
TRANSACTIONS NO LONGER
ACCEPTED IN SELECT
COUNTRIES**

Members who travel abroad are advised that, effective October 1, 2007, Credit Union MasterCard credit card transactions will no longer be accepted in the following countries: Iran, Myanmar (Burma), North Korea, Sudan and Cuba.

While this change is expected to affect very few cardholders, with peak travel months approaching, CUETS wants to avoid even a single case of a credit union member being stuck with an unusable card in one of those countries.

***** Reminder of Deposit Office Hours *****

**Monday – Thursday
9:00am – 4:30pm**

**Fridays
9:00am – 5:00pm**

Self-Directing Phone System

We'd like to thank the membership for being patient and accepting of the phone system. For the most part, our membership has found the convenience of choosing where their calls go is priceless. Remember, it's only 3 options:

- 1 for hours of operation and contact information
- 2 for the Deposit Office
- 3 for the Lending Office

***** CUT HERE & RETURN *****

C	A	N	A	D	S	T	S	Z	B	C	N	I	T	C	D	D	E	K	W
D	A	U	I	I	B	S	T	W	A	K	S	R	I	S	G	C	M	I	E
M	C	N	C	D	C	M	N	B	M	I	O	E	B	V	H	E	T	C	D
E	O	R	A	V	R	V	U	A	N	O	A	L	C	E	V	H	L	K	A
M	J	Q	C	D	W	R	O	N	D	O	M	A	Q	D	D	C	F	S	P
K	A	N	C	Q	A	M	C	P	E	L	P	U	B	R	F	O	E	T	D
U	Q	R	L	G	C	S	C	M	P	X	E	P	A	N	G	N	X	A	C
A	F	A	K	G	B	C	A	D	O	S	W	W	B	C	B	M	P	R	P
I	T	G	H	E	C	F	E	V	S	O	A	C	V	M	C	T	C	T	R
Z	R	R	I	F	T	H	B	C	I	L	H	A	S	M	R	H	K	J	A
Y	A	P	M	A	J	F	B	V	T	N	F	B	M	K	E	B	S	S	I
R	N	A	P	R	A	H	L	H	G	V	G	L	C	O	D	B	S	C	R
A	S	C	U	D	C	A	T	E	I	B	W	S	O	X	I	J	U	O	I
D	F	C	F	B	S	B	S	S	X	B	S	N	B	S	T	C	D	U	E
K	E	E	R	A	F	R	S	S	A	F	S	A	D	O	U	J	K	L	S
A	R	C	E	T	A	D	I	L	O	S	N	O	C	C	N	C	B	M	B
R	J	M	C	G	N	C	S	E	A	R	F	L	S	X	I	D	K	P	A
C	V	K	Y	A	V	R	B	A	E	E	F	G	M	D	O	L	S	M	S
F	L	P	E	S	K	K	S	S	B	B	E	R	C	X	N	R	I	B	K
A	C	S	A	S	B	F	A	F	X	M	I	B	J	E	R	U	I	B	E
V	P	M	L	E	P	N	R	T	S	E	T	I	N	N	V	R	F	A	T
A	V	R	N	F	P	C	W	A	K	M	P	A	T	R	O	N	A	G	E
L	T	E	Q	U	I	T	Y	R	B	W	R	D	Y	K	T	I	F	D	Y
N	H	T	O	R	L	T	E	K	R	A	M	L	A	B	O	L	G	C	A
O	R	A	L	T	L	Y	K	A	R	M	L	A	P	O	L	G	L	C	B

- Accounts
- Canada Savings Bonds
- Cheques
- Consolidate
- Credit Union
- Deposit
- Equity
- Funds
- Global Market
- KickStart
- Loans
- Marketflex
- Members
- Patronage
- Prairies Basket
- RRIF
- RRSP
- Terms
- Transfer
- Withdrawal

***** Please Return by December 12! *****

Name & Phone Number: _____

KickStart

Spiritwood Credit Union Limited is proud to introduce a brand new product!

Let's face it. In today's day-and-age, people just can't seem to save money. It's a scary thought for some people to lock away hundreds, even thousands of dollars in term deposits. For some, it's even scarier to think about RRSP's and how to work around taxes. However, people are not afraid to spend a portion of their monthly income making a loan payment.

It seems our society these days is one of consumers who like to spend. More and more we hear about the ever increasing amount of debt that the average Canadian is accumulating. Do you want to turn this around? Maybe you need a KickStart.

KickStart is an investment package. A loan is advanced, but rather than the funds going into your chequing account to spend, it becomes a term deposit. You make 'investment payments' for a specified period of time, and in the end, you may cash in your term deposit. And yes, you STILL earn interest! In fact, the amount of interest earned would be very close to the amount of interest spent making your investment payments. The cost is your commitment.

How good is that? Monthly investment payments. *And* earning interest.

For more information, and for your appointment call the Lending Office, at 883-2250 option #3. We'd be glad to KickStart your savings today!

HOLIDAY HOURS

DEPOSIT OFFICE

December 24
9:00 am – 3:00 pm

December 25 & 26
Closed

December 31
9:00 am – 3:00 pm

January 1, 2008
Closed

LENDING OFFICE

December 24
9:30 am – 3:00 pm

December 25 & 26
Closed

December 31
9:30 am – 3:00 pm

January 1, 2008
Closed

Website Update:

Remember back in April when we first told you that Spiritwood Credit Union was having its Website re-vamped? Well, hopefully by January 31st, the new site will be up and running.

Although the content of the site itself won't change too much, the look of the site will be updated. Buttons, links and financial calculators will be set up in a much easier user friendly format, as well as a few new features added.

Just wait – we know you'll love it!

Thanks to our membership and customers for your patience with the renovations at the Deposit Office!

Also, thank you to all who bought our old furniture. You sure helped us get some stuff out of the way!