



Bulkley Valley CREDIT UNION *News*

WINTER 2008

Bulkley Valley Credit Union

From the Hazeltons to the Lakes District

Did you know???

Bulkley Valley Credit Union is Your Locally Owned Financial Institution

You might know people who think we are just like the other financial institutions in our communities—but there is a difference. Bulkley Valley Credit Union is a financial co-operative, owned by the members we serve. Bulkley Valley Credit Union has been owned and operated by its members for over 66 years. We are proud to report that our credit union currently has assets exceeding \$239,000,000 and employs over 70 people to provide services to our members in the Hazeltons', Houston, Lakes District and Smithers areas. One of the best things about belonging to Bulkley Valley Credit Union is that all of our decisions are made right here. We pride ourselves on delivering quick and effective responses to meet our member's needs.



Let us introduce you to Gregory

Bulkley Valley Credit Union is pleased to announce the appointment of Gregory Wacholtz as branch manager at our Lakes District Branch. Gregory had worked the past 8 years with Advantage Credit Union in Saskatchewan and he brings with him an extensive 14 year history of credit union experience. Greg is excited about becoming part of the Burns Lake Community so we are sure you will see him at various community events. Greg and his wife, Michelle, and their two sons Myles & Braxton, have already settled into their new home in the village. Stop by the branch anytime to say Hello!

What it means to be a Member of Bulkley Valley Credit Union

Becoming a member of Bulkley Valley Credit Union means more than opening an account; it means joining the credit union and becoming an important part of us. The fundamental operating process of a credit union is democratic ownership: one member, one vote. All members are equal owners. You share in the distribution of our earnings, you elect our directors, and you are entitled to seek election to our board of directors. The directors represent the interest of the members and are responsible for setting policies of the credit union.

Bulkley Valley Credit Union is committed to Our Communities

Bulkley Valley Credit Union puts members' deposits back to work in our communities through loans to members & investments in local initiatives. We are committed to our communities and support community development in many different ways by:

- Investing in community projects
- Sponsoring community activities & events
- Supporting local economic development
- Meeting the financing needs of individuals and small businesses

67th Annual General Meeting

The Bulkley Valley Credit Union AGM will be held Tuesday, April 28, 2009 beginning at 7:00 p.m. in the Ferguson Room at the Hudson Bay Lodge in Smithers.

The meeting will review financial statements and other activities of the past year, as well as the election results of directors for the upcoming year.

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Community Builder is BACK!

Bulkley Valley Credit Union will once again offer a Community Builder Term Deposit for Registered and Non-Registered funds in 2009. For every dollar invested in your 2009 Community Builder account between January 1 and March 2, 2009, Bulkley Valley Credit Union will make a donation to the following community group in your area:

The Hazeltons: The Kispiox Valley Community Centre
Smithers: The Bulkley Valley Local Low Cost Food Outlet
Houston & District: The Houston Aquatic Club
Lakes District: The Burns Lake Figure Skating Club

Funds are donated locally in each of our four service areas based on the total dollars deposited to the Community Builder products at each location. Bulkley Valley Credit Union is dedicated to supporting each of our local communities and the Community Builder account is just one more way for us to do that.

“ For every dollar invested in your Community Builder account..., BVCU will make a donation to the following community group...”



In 2008, over \$19,000 was donated to the four local groups who were the beneficiaries of the Community Builder campaign. The groups were the Ken Trombley Ice Arena in the Hazeltons, the Regional Fire Training Center in Smithers, the Morice-Bulkley Heritage Museum Society in Houston, the Lakes District Fall Fair Association in Burns Lake.

Call for Nominations

An election will be taking place to fill three positions on the Board of Directors (**two positions for the Smithers area and one for the Burns Lake area**). To be eligible to vote, you must be over the age of 19 and a Bulkley Valley Credit Union member in good standing as of **January 1, 2009**. Candidates for the Board must be nominated by at least three members in good standing with BVCU who are over the age of 19. Written submissions for proposed candidates may be forwarded to the Nominating Committee, which determines whether the nomination complies with the Financial Institutions Act and Bulkley Valley Credit Union Rules. Submissions must be received by the end of the day on **Monday, February 16, 2009**.

The Nominating Committee will inform each candidate of the provisions with respect to the conduct of the election and provide each candidate with a copy of the Bulkley Valley Credit Union Rules. Candidates must com-

plete a personal information return, a requirement of the Superintendent of the Financial Institutions Commission. Candidates may submit a photograph, a resumé and a policy statement (250 words or less) with biographical information, occupation, Credit Union affiliation, experience and qualifications. The Nominating Committee will forward the candidates' photographs, resumés and policy statements, if submitted, along with clear and precise voting instructions, to eligible members. This information will be sent at least 30 days prior to the Annual General Meeting, which will be held on **Tuesday April 28, 2009**.

Voting will take place at the branch or by a requested mail-in ballot. Election results will be announced at the AGM and posted for a minimum of three days in the appropriate branches. If you are interested in becoming a candidate and wish to know more about provisions and requirements for doing so, contact any of the four branches of BVCU for further information.

The Power of Membership.

During 2008, the Bulkley Valley Credit Union contributed over \$200,000 to more than 190 local groups through in-branch donations, the RRSP Community Builder Campaign and donations from the Economic Development Committee & the Community Support Committees. Our local Community Support Committees meet on a regular basis throughout the year to review donation requests. The request form can be picked up at your local branch or by visiting www.bvcu.com.

In addition to donations made to local groups and organizations, six High School Bursaries of \$1000 each were awarded to students in our communities in 2008.

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Arthritis Society	Northern Society for Domestic Peace	Parents Graduation Committee
BC Schizophrenia Society 'Creating Community Forum'	Office of the Wet'suwet'en/Early Childhood Development	Pleasant Valley Learning Co-operative
Child Find	Old Hazelton Community Association	Regional Fire Training Centre
Cops for Cancer	One Sky	SCSA/Youth Volunteer Corps
Ducks Unlimited	Oostsa Lake Bible Camp	Silverthorne Elementary PAC - Reading at Lunch Project
Girl Guides of Canada	Overwaitea Bathtub Races – Canada Day Celebration	Smithers Art Gallery 'Summer Art Jam'
Heart & Stroke Foundation	Round Lake Community Association	Smithers DAF Grad
National Aboriginal Day	Skeena Bakery Project	St. Joseph's School Class Field Trip
Northern BC Winter Games	Skeena Regional Cattlemen's Association	Starting Smart
Relay for Life	Smithers Annual Community Christmas Dinner	Telkwa Elementary
Bulkley Valley Community Arts Council- Christmas Show	Smithers Arena 50th Anniversary Celebration	Twain Sullivan Elementary School - Grocery Bag Program
Bulkley Valley Earth Week Committee	Smithers Rotary Club	Twisted String
Bulkley Valley Museum	Smithers Sea Cadets - 204 Babine	Walnut Park Grade 5 Class
Bulkley Valley Rod & Gun Club	South Hazelton Women's Institute	3 in 1 Breed Show
Burns Lake & District Chamber of Commerce	Spirit of the Mountain event	Annual Spring Horse Pull
Burns Lake Motorcycle Club – Ride for Literacy	SSS Jazz Retreat	BC Barrel Racing Association
Burns Lake Rodeo Association	St. Anthony's Parish	Annual Bulkley Valley Fall Fair Run
BV Bowmen Association	Team Moricetown Boggers	BC's Northern Adaptive Sports Program
BV Brain Injury Association	Telkwa Community Initiatives Society	Bike for Youth - Devon Flynn
BV Child Development Centre	Telkwa Museum Society	Bulkley Valley Otters Swim Club
BV Childcare Society	The Grendel Group - Program Building	Burns Lake Minor Hockey Association
BV Exhibition	The Spirits of Burns Lake	BV Cross Country Ski Club
BV Folk Music Society	Two Mile Community Association	Cold Smoke Snowmobile Races
BVRDA - Drag Races	Upper Skeena Development Centre	District of Houston Kids Triathlon
Caring for Children Gala Awards Dinner	Upper Skeena FASD Network	Fraser Lake Stellat'en First Nation Mites Hockey
Chamber of Commerce (Vibe program)	Wetziinkwa Community Forest	Gitsegukla Predators
Chamber of Commerce	Breakfast Program - HSS and Silverthorne	Gitsegukla Volleyball
Community Futures Workshop	Bucks for Broadway	Gitsegukla Walking Club
Community Server Project	Burns Lake Playschool	Gitwangak Sports Committee
District of Houston - Leisure Services Department	BV 4H Youth Exchange	Hazelton Figure Skating Club
Friends of the Smithers Library	BV Bandboosters	Hazelton Hustlers
Gitanmaax Women's Wellness Group	BV Christian Elementary School	Hazelton Minor Hockey - Atoms
Gitksan Watershed Authorities	BV Christian High School	Hazelton Minor Hockey - Bantoms
Gitsegukla Social Infrastructure	Canadian Parents for French/Quebec Trip	Hazelton Minor Hockey - Midget Tournament
Gitksan All Clan Dancers	Carrier Nation Drum and Dance Group	Hazelton Minor Hockey - Novice
Gitksan Chiefs Office	Copacabana - SSS Musical	Hazelton Minor Hockey - Pee Wee Tournament
Gitksan Child & Family Services Society	DAF Grad 2008	Hazelton Secondary Girls Soccer
Gitksan Health Society	Ebenezer Christian Reformed School	Hazelton Secondary Junior Boys Basketball
Gitksan Health Society - FASD Day	Gitksan Wet'suwet'en Education Society	Hazelton Wolverines Senior Hockey Club
Gitksan Treaty Office	Gitwangak Education Society	Houston Figure Skating Club
Granisle Seniors	Glen Vowell Playground Committee	Houston Luckies
Grassy Plains Community Hall Association	GWES First Nation High School	Houston Minor Hockey Association
H.A.T.S.	Hazelton Secondary School Book Club	Houston Minor Softball
Hagwilget Village Council	Hazelton Secondary School English Lit. 12 Class	Houston Vipers
Hazelton International Women's Day Committee	Houston Link to Learning	Houston's Mr. & Mrs. Golf Tournament
Houston & District Cadets	Houston Link to Learning Community Garden	Houston's Newfie Golf Tournament
Houston Community Services - Youth Outreach	Houston Senior Secondary Drafting Class	Lakes District Secondary School Senior Girls Basketball Team
Houston Friendship Centre Society	John Field Elementary School	Moricetown Arrows
Houston Public Library	John Field Elementary School - Grade 7 class	Northwest Zone Female Midget Rep Hockey Team
Houston Search and Rescue	Kispiox Community School	Pedal to Paddle Triathlon
Houston Seniors Breakfast	Lake Babine Nation Youth	Pleasant Valley Horse Club
Houston Volunteer Fireman's Breakfast	Lake Babine Nation Youth Aids/HIV Conference	Provincial Storm Hockey
Ken Trombley Ice Arena	Lake Cathlyn "Farm to School" Salad Bar	Smithers Junior Golf
Kid Cru - Breaddance Troupe	Lake Cathlyn Grade 7 Class	Smithers Snowmobile Association
Kispiox Band Council	Lakes District Fall Fair Youth Evening	Smithers Steelheads
Kispiox Valley Rodeo Association	Lakes District 4H Senior Council	Smithers Under 15 Soccer
Lollyfoot Dog Treats	Lakes District Dry Grad 2008	SSS Girls Basketball Provincials
Midsummer Music Festival	LOGS Literacy Group	SSS Senior Boys Soccer Team
Migwani Childrens' Project	Muheim Elementary School	SSS Senior Girls Basketball
Misty Rivers Community Arts Council	New Hazelton Elementary PAC	SSS Senior Girls Volleyball Team
Morice Bulkley Heritage Museum Society	Northwest Community College	Tweedsmuir Recreation Commission - Fishing Tournament
Navy League of Canada	North West Premium Meat Co-op	Ultimate Frisbee
New Hazelton Volunteer Fire Department	Pacific Northwest Science Fair	

All About being Involved in Our Communities

Many of our staff members and directors actively participate on local committees and boards because we really believe that actions speak louder than words in many circumstances. Bulkley Valley Credit Union believes in the power of volunteerism in our local communities and we would like to take this opportunity to introduce to you a few staff members and provide some information about how they are personally committed to our communities.



Some of our Hazeltons Branch staff: Erin, Heather, Lu, Laura, Tamia, Nicole, and Cathy. Missing from the photo are Ruth, Rene, Andrea, and Natasha.

We are very proud to report to you that almost 100% of the staff members at the Hazeltons Branch volunteer their time to be actively involved in their community. Tamia Hatler is a member of the Upper Skeena Development Centre Board; Lucien Senecal is a member of the Hazelton Family Life Society; Ruth McAfee is a member of Misty River Ministries; Andrea Scott is a member of Girl Guides of Canada; Rene Chandler is a member of the Misty River Arts Council; Laura Epp is a board member of the Hazelton Figure Skating Club; Nicole Mattie is a member of the Upper Skeena Hospice Society; Erin Mould is a member of the Hazelton Minor Hockey Association; Cathy Sims volunteers at the South Hazelton Elementary School; Heather Dodding volunteers at the Community Gospel Chapel; and Natasha Malley is new to the community and works part time at the credit union as she is already committed to operating a business in town full time! The Hazeltons area is represented by Janet Willson at the Board table and Janet is a Councilor for the District of New Hazelton, a director for Upper Skeena Development Centre and the Hazelton District Public Library, and a volunteer at the Wrinch Memorial Cancer Office.

Our Houston and District Branch staff members are also very committed to their community and are often out participating as a group at some of the local events. Many also volunteer individually and enjoy making their community a better place to call home. Tanya Hackle is a member of the BV Foundation and also is a member of Houston Link to Learning; Barb Bailey volunteered her time as a member of the Safe Grad Committee this year; Theresa Niven enjoys spending some of her personal time with the other members of the Bulkley Valley Cruisers; Haley De Teves can be seen on the basketball court with her referee's whistle; and Laury Williams is a member of the Houston Library and also enjoyed her hours spent volunteering for Safe Grad this year along with Barb & many other parents in town. The Houston area is represented at the Board table by Director, Ken Thomson, who is the leading member of the Houston Volunteer Fire Fighters Association and fills the role of Treasurer for the Houston Christian Reformed Church.



Some of our Houston & District Branch staff: Theresa, Nicole, Laury, Barb, and Jamie. Missing from the photo are Tanya, Maryann, Michelle, and Haley.



Bulkley Valley CREDIT UNION

Watch for new remote services being offered in early 2009. Ask your local branch staff members for details.