



BVCU

The Newsletter of the
Bulkley Valley Credit Union

Winter 2003

News

BVCU Community Builder RRSP generates community donations

Bulkley Valley Credit Union will once again offer a Community Builder RRSP account during 2004.

For each dollar invested in BVCU's **Community Builder RRSP** between January 1, 2004, and March 1, 2004, we will make a donation to a local charity. Funds are donated locally in

each of our branches' service area based on the dollars deposited to the Community Builder Product at each location. During 2003, over \$17,000 was contributed to locally specified charities.

The **Community Builder** is offered as a 2-year term deposit RRSP and we will provide you with a special bonus interest rate, plus the annual option to renew early if rates increase in the future.

It's a great investment as it guarantees a competitive fixed rate with the flexibility to renew early if rates increase.

Plus: Every time you make new RRSP contributions, renew

existing BVCU RRSPs or transfer other RRSPs into our **Community Builder**, we will make a donation to a designated local charity. The specified charities will be advertised in January 2004.

BV Credit Union is dedicated to supporting each of our local communities and the **Community Builder RRSP** is just one more way for us to do that.

www.bvcu.com

BVCU website goes through its paces

Over 13,000 transactions take place every month on Bulkley Valley Credit Union's Internet banking service.

This service is accessed through the Credit Union's web page located at www.bvcu.com.

In addition to Internet banking, the web page chronicles the activities taking place at each of our local branches. Information concerning the Credit Union's activities, including current interest rates, are constantly updated.

Check out BVCU's web page on a regular basis to stay current with the activities of your local Credit Union.



Technology continues to improve in 2003

During 2003, Bulkley Valley Credit Union continued to upgrade our Internet Banking product "MemberDirect".

These enhancements included:

- stop-payment functionalities
- new "My Profile" section to change PAC, rename accounts, change address, etc.
- enhanced account statement reviews
- content-sensitive help capabilities
- multiple bill payments on one screen
- changed/expanded download capabilities

In addition, BVCU introduced **Imaged Statements** that are now available online through our Internet Banking products.

The Credit Union system is the first financial institution to switch to this new technology in anticipation of

regulatory changes to the clearing system nationally effective in 2006.

New partnership in merchant services

We currently offer processing of MasterCard® and Direct Payment transactions to our commercial members.

Now, through a partnership arrangement with CUETS, our current provider of MasterCard® services, and First Data Merchant Services, a provider of Visa® processing, UNPS (*Unified Network Payment Solutions*) was created.

BVCU is pleased to announce that, through an arrangement with UNPS, we are now able to offer our merchants access to an integrated MasterCard® and Visa® service.

2004 BVCU Annual General Meeting

The meeting will be held Wednesday, April 28, 2004, in Smithers at the Hudson Bay Lodge.

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

Call for nominations — BVCU Board of Directors

An election will be taking place to fill four positions on the Board of Directors (two positions in the Smithers area, one in the Houston area and one in the Hazelton area).

To be eligible to vote, you must be over the age of 19 and a Bulkley Valley Credit Union (BVCU) member in good standing as of January 1, 2004.

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 the Bulkley Valley Credit Union Rules.

Submissions must be received by Saturday, February 14, 2004.

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 Rules of the Bulkley Valley Credit Union.

Candidates must complete a personal information return, a requirement of the superintendent of the Financial Institutions Commission.

Candidates may submit a photograph, a resumé and a statement (250 words or less) with biographical information, occupation, Credit Union affiliation, experience and qualifications.

The Nominating Committee will forward a photograph, resumé and policy statement (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 April 28, 2004.

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 the BVCU.

BVCU continues to give back to its local communities

During 2003, the Credit Union contributed over \$30,000 to 50-plus local groups. Our local Community Support Committees meet on a regular basis to review donation requests. Additionally, educational scholarships of \$750.00 each are awarded to five deserving students each year in each of our communities.

If your local group is looking for support, please do not hesitate to send in a request to your local Credit Union branch. The form to initiate a request is on the BVCU website, www.bvcu.com.

2003 RECIPIENTS

Smithers Secondary Band Program
Houston Friendship Centre
Lakes District Fall Fair
Hazelton Outreach Learning Centre
Friends of the Smithers Library
Community Connection for Success
SK8 Comp 2003 Skateboard Competition
56th Annual Kispiox Valley Rodeo Club
Museum & Art Gallery Project
Telkwa Gold Dog Sled Races
Burns Lake 4-H Club
Smithers Cycling Club
Kids' Triathlon — District of Houston
Muriel Mould Elementary School
Hazelton Figure Skating Club
Chandler Park Quebec Trip
Bulkley Valley Exhibition
William Konkin Elementary School.
DAF Grad
P.A.R.T.Y. Program — Smithers Secondary School
Lakes District Arts Festival
Bulkley Valley Pony Club
Lake Kathlyn Elementary School Field Trip
D.A.R.E.
Bulkley Valley Otters Swim Club
Burns Lake Public Library
Bulkley Valley Folk Music Society
Track 54.50 Society
Burns Lake Taekwon-Do

Burns Lake Rodeo Association
Bulkley Valley Cross-Country Ski Team
Houston Curling Club
Chandler Park YMCA Youth Exchange
Rainbows Grief Support Program
Dze L K'ant Friendship Centre
Hazelton Area Theatre Society
Smithers/Telkwa High School Rodeo
Burns Lake Figure Skating Club
Valley Youth Fiddlers
Hazelton Secondary School Wrestling Club
Burns Lake Christmas Hamper
Pacific Northwest Science Fair
Smithers Ski Club
Hazelton Bandits Women's Hockey Team
Bulkley Valley Pool & Rec Centre
Smithers Retail Services Committee

MemberLink
Telephone Banking System
Phone 250-847-3090
or toll-free 1-888-289-4331
MemberDirect Online Banking
www.bvcu.com
Web Site
www.bvcu.com

BVCU CONTACT NUMBERS

Hazelton's Branch

4646 10th Ave., P.O. Box 159
New Hazelton, B.C. V0J 2J0
Phone: (250) 842-2255
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email: infohaz@bvcu.com

Houston & District Branch

2365 Copeland Ave., P.O. Box 1480
Houston, B.C. V0J 1Z0
Phone: (250) 845-7117
Fax: (250) 845-2783
email: infohous@bvcu.com

Lakes District Branch

Hwy. 16 Lake View Mall, P.O. Box 1029
Burns Lake, B.C. V0J 1E0
Phone: (250) 692-7761
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email: infolakes@bvcu.com

Smithers Branch

3894 1st Ave., P.O. Box 3729
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Administration

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