



## *Call for NOMINATIONS*

The Nominating Committee of Bulkley Valley Credit Union is pleased to advise that an election of directors will take place to fill three (3) positions on the Board: two (2) positions in the Smithers area and one (1) in the Burns Lake area.

Commencing January 2, 2015, nomination forms will be available at every branch of Bulkley Valley Credit Union. Candidates must be nominated by at least three members in good standing who are over the age of 19. Submissions for proposed candidates will be reviewed by the Nominating Committee to ensure the nomination complies with the Financial Institutions Act and Bulkley Valley Credit Union Rules. Submissions must be received by the end of the business day on Friday, February 13, 2015. 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 complete 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' information, if submitted, along with the voting instructions to eligible members at least 30 days prior to the Annual General Meeting, which will be held on April 20, 2015. Voting will take place at the branch or by a requested mail-in ballot. 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, 2015.

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 for further information.

For more information and to review the Director's position description, please visit our website: [www.bvcu.com](http://www.bvcu.com)



## *73rd Annual General Meeting*

The Bulkley Valley Credit Union AGM will be held on **Monday, April 20, 2015** beginning at 7:00 p.m. in the Summit Room at the Hudson Bay Lodge in Smithers.

The meeting will review financial statements and highlight on some activities of the past year. The directors' election results for the upcoming year will also be announced.

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## *FRAUD—detecting it, avoiding it, and how we can help you not get caught by it!*

**Fraud**—it can take many forms, and in all of them, someone wants our information, whether it be personal or financial, and for the purpose of gaining something for themselves—usually our money!

Fraudsters have come up with many creative ways to get us to part with our money and information. The common ways that we see are the following:

### **Phone Fraud:**

- \* A caller impersonating a charity, and soliciting donations.
- \* A caller impersonating a computer firm, and telling you that there is a virus on your computer.
- \* A caller impersonating a relative in trouble, and asking for money to be wired to a specific location
- \* A caller impersonating your Financial Institution and asking for your personal information or passwords.

### **Debit Card / Credit Card Fraud:**

- \* ‘Shoulder Surfing’ - where a person watches you enter your PIN on a debit machine
- \* Illegal devices attached to debit machines that record your information as you enter it.

### **Online Fraud:**

- \* An email impersonating your Financial Institution, asking for your banking information or passwords.
- \* An email impersonating a charity, and soliciting donations
- \* An email informing you that you have won money, a prize, or that you will receive an inheritance, but requesting funds from you before you can receive it

### **Mail Fraud:**

- \* A letter impersonating a charity and soliciting donations
- \* A letter impersonating your Financial Institution, directing you to call a number to verify your information—due to a fraud attempt!
- \* A letter informing you that you have won money, a prize, or that you will receive an inheritance, but requesting funds from you before you can receive it.

**For more information on this topic, please visit:**

[www.canada.ca](http://www.canada.ca) - Money And Finances/Protection from Frauds and Scams

[www.rcmp.gc.ca](http://www.rcmp.gc.ca) - Scams and Fraud

[www.ic.gc.ca](http://www.ic.gc.ca) - Just for consumers/Avoid Scams and Fraud

## *What you (and we) can do about it!*

No Financial Institution would EVER call you to ask for your personal or banking information. If this happens, hang up and call your branch and ask if this is legitimate. Likely, it is not!

Be vigilant with your personal information—identity theft is a global problem.

Do not take financial action based on emails you receive—deal directly with your Financial Institution in person.

Don't let your Debit Card out of your sight in a store, and don't let anyone watch you enter your PIN.

If you use Bulkley Valley Credit Union's online or mobile banking, sign up for 'Alerts' which will notify you of certain actions taking place in your account, such as logins, new vendors added, or password changes

If you are suspicious of a transaction, log into your Member Direct® account to change your online password, or come to any of our branches, or visit any Exchange® ATM where you can change the PIN on your debit card.



## Economic Development in Granisle...

### Memorial Park Enhancement Project

In 2011, the Village of Granisle began construction of the 'Granisle Memorial Park' overlooking the shores of Babine Lake. This project was a major undertaking by the Village. The first stage of the Park was completed in 2013 and in 2014 the Village embarked on the next stage of development, with the goal of creating a space for groups to gather and providing opportunities for events to take place. The Village chose to hire a local contractor, and worked with the Info Centre staff to coordinate the project.

The Memorial Park Enhancement Project included plans for:

- \* The upgrade of two washrooms
- \* Construction of one wheelchair accessible wash room with a shower
- \* Outside access to washrooms with a wheelchair accessible ramp



Also the purchase of the following items for rental purposes:

- \* Durable Weather resistant portable shelters/tents
- \* Commercial Barbeque and tools
- \* Event tables & Chairs
- \* Table Linens

Bulkley Valley Credit Union proudly donated \$10,000 to this great project that has created a beautiful space for events and community gatherings.

As of the fall of 2014, the Memorial Park Enhancement project is complete, and is a beautiful space for residents and visitors alike. In a small town without major industry, it is expected that this space will create economic opportunities for the Village in the form of events such as weddings, family reunions, community gatherings, and more.



Bulkley Valley Credit Union is a proud supporter of this project, along with the Village of Granisle, and numerous other partners.

The Village of Granisle is planning many events for 2015 to introduce this amazing space to our area, so make sure that you get to Granisle for a visit!

**Bulkley Valley Credit Union—Striving to contribute to the communities we serve.**



## Supporting the Communities we serve



Bulkley Valley Credit Union's Board of Directors have committed \$100,000 over 5 years to the Upper Skeena Recreation Centre, for the Heart of the Hazeltons' project. This is the largest single donation ever approved by our Board, and we are very proud to support this important community initiative!

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| <p>30th Annual Schuss Boomer<br/>All Breed Dog Show<br/>Angel Day Care<br/>BC Book Prizes—Adopt a Library<br/>BC Co-Operative Society<br/>BLNDC Aboriginal Days<br/>Bulkley Valley 4H<br/>Bulkley Valley 4H Horse Camp<br/>Bulkley Valley Backpackers<br/>Bulkley Valley Folk Music Society<br/>Bulkley Valley Youth Soccer Society<br/>Burns Lake 4H<br/>Burns Lake Mountain Bike Association<br/>Burns Lake MS Support Group<br/>BV Childcare Society<br/>BV Christian School Boys Volleyball—Provincials<br/>BV Christian School Charity Golf Tournament<br/>BV Christian School Girls Volleyball—Provincials<br/>BV Christian School—Senior Boys Volleyball<br/>BV Christian School—Senior Girls Volleyball<br/>BV Community Foundation<br/>BV Cross Country Ski Club<br/>BV Cross Country Ski Club Biathlon<br/>BV Exhibition<br/>BV FASD Committee<br/>BV FASD Committee<br/>BV FASD Committee &amp; SCSA<br/>BV Folk Music Society—Guitar Camp<br/>BV Healthcare and Hospital Foundation<br/>BV Historical and Museum Society<br/>BV Otters Swim Club—Annual Swim Meet<br/>BV Pool and Recreation Society<br/>BV Rod and Gun Club<br/>BV Soccer Society<br/>BVC String Society<br/>BVX Annual Spring Horse Pull<br/>Camp Caledonia<br/>Camp Caledonia<br/>Canadian Parents for French—Hazelton<br/>Christmas in Hazelton<br/>Community Safety Net<br/>Co-Operative Development Foundation of Canada<br/>Cops for Cancer<br/>Decker Lake Recreation Commission<br/>District of Houston Tree Enhancement<br/>District of Houston-16th Annual Kids Triathlon<br/>District of New Hazelton<br/>District of New Hazelton—July 1st Celebration<br/>Ducks Unlimited<br/>Dunalter Lake (Irrigation Lake) User Group<br/>Dze L K'ant Friendship Centre-Circle of Supporters<br/>Ernie Michel 7th Annual Golf Tournament<br/>Evelyn Community Association<br/>Ewk Hiyah Hozdli Dance Group<br/>Extreme Everest Challenge<br/>Francois Tchesinkut Lake Recreation Commission<br/>Friends of the Smithers Library<br/>GEMS Girls Club</p> | <p>Girl Guides of Canada—SOAR 2014<br/>Gitanmaax Career Fair<br/>Gitxsan Health Society<br/>Glenwood Women's Institute<br/>Granisle Power Boar Club<br/>Grassy Plains Community Hall—Mud Bog<br/>Grassy Plains School Trip to Edmonton<br/>Groundbreakers Agricultural Association<br/>Guatemala Mission Trip—Hope Haven Canada<br/>Hah Nic Na' Aah Mountain Marathon<br/>Hazelton Area Theatre Society<br/>Hazelton Secondary Grad 2014<br/>Hazelton Secondary School Drama Group<br/>Hazelton Secondary Traditional Dance Group<br/>Heart of the Hazeltons' - Upper Skeena Rec Centre<br/>High Road Service<br/>Hope Society<br/>Houston Christian Hockey Program<br/>Houston Christian School 'FUN' draiser<br/>Houston Figure Skating Club<br/>Houston Flyers Hockey<br/>Houston Hiker's Society<br/>Houston Hospice Society<br/>Houston Link to Learning &amp; NWCC<br/>Houston Minor Hockey Association<br/>Houston Mud Races<br/>Houston Safe Grad Committee<br/>Houston Search and Rescue<br/>Houston Secondary Biology 11 Vancouver trip<br/>Houston Secondary Breakfast Program<br/>Houston Secondary School Turkey Luncheon<br/>Houston Snowmobile Club<br/>Joey Williams Fast Ball Team<br/>KIDCRU and Dancetrushadow—Fire Dance<br/>Kispix Valley Rodeo Club<br/>Kordyban Cancer Lodge<br/>Kyah Wiget Fastball League<br/>Ladies Golf Club—Pink Ball Scramble<br/>Lake Kathlyn Elementary—Breakfast Program<br/>Lakes District 4H Senior Council<br/>Lakes District 4H Senior Council<br/>Lakes District Arts Council<br/>Lakes District Arts Festival<br/>Lakes District Community Services Society<br/>Lakes District Fall Fair Association<br/>LD Secondary Ski/Snowboard Teams<br/>Let's Explore Houston Street Festival<br/>LOGS<br/>Misty rivers Community Arts Council<br/>Moricetown Elders Society Annual Gathering<br/>Moricetown Grizzlies<br/>Nadina Offroad Society—Mud Races<br/>North American Indigenous Games—Team BC<br/>Northern Saddle Club<br/>Northern Society for Domestic Peace<br/>NWCC School of Exploration and Mining<br/>Omenica Ski Club—Lakes Loppet<br/>Pacific Northwest Science Fair</p> | <p>Pleasant Valley Horse Club—May Days<br/>Positive Living North/Gitxsan Health Aids Walk<br/>Positive Living North—Bulkley Valley<br/>Post Secondary Bursaries (5)<br/>Relay for Life<br/>Royal Canadian Army Cadet Corp<br/>Royal Canadian Legion Branch 63<br/>Rural Writers Collective<br/>Salvation Army Food Bank—Hazelton<br/>Salvation Army Food Bank—Smithers<br/>Salvation Army Houston<br/>Salvation Army Smithers<br/>SCSA—Summer Step Up Program<br/>SCSA—The Meadows Walking Path<br/>Serving H.A.T. Mexico Building Trip<br/>SIC Magazine<br/>Sik-e-dakh Headstart Program<br/>Skeena Regional Cattlemen's Association<br/>Skeena Chiropractic Centre<br/>Skeena Steamers<br/>Smithers Art Gallery<br/>Smithers Bikes!<br/>Smithers Christian Community Kids Hockey<br/>Smithers Farmers Institute<br/>Smithers Figure Skating Club—Northwest Jamboree<br/>Smithers Pregnancy Outreach North<br/>Smithers Secondary All Nations Youth Council<br/>Smithers Secondary Boys Volleyball—Provincials<br/>Smithers Secondary DAF Grad<br/>Smithers Secondary Girls Rugby<br/>Smithers Secondary Girls Soccer<br/>Smithers Secondary Ski and Board Team<br/>Smithers Senior Citizens Association<br/>Smithers Steelheads<br/>South Hazelton Women's Institute<br/>Southside Seniors Housing Society<br/>Special Olympics BC<br/>SSS Cheerleading Team<br/>SSS Euros for Europe<br/>SSS Northern BC High School Festival of the Arts<br/>St Anthony Parish<br/>St. John the Divine Anglican Church<br/>Team Moricetown Beggars<br/>Telkwa Firefighters Association<br/>The NICK Memorial Therapeutic Equestrian Riders<br/>The Twisted String with Jaron Freeman-Fox<br/>Third Annual Chip Run<br/>Three in One Open Breed Show<br/>Topley Community Club<br/>Town of Smithers VIBE Sponsorship<br/>Twain Sullivan Elementary School Grade 4 Trip<br/>Tyhee Lake Triathlon<br/>United Church Health Services Society<br/>Village of Granisle<br/>Village of Hazelton<br/>Wet'suwet'en Heartbeat Elders Drum Group<br/>Wolfettes Peewee Girls Hockey Team<br/>Yes Camp—4 Attendees</p> |
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*Provided \$220,000 to over 230 Groups and Organizations in 2014!*