

the CORNER VIEW from the desk of General Manager, Trina Duhaime

Another year has ended, and this marks the ninth edition of our newsletter. As I review each issue and reflect on what we've accomplished and how we've supported our communities over the past few years, several things stand out to me.

First, the photos of the donations and the smiling faces of those receiving the funds are always a highlight. Our community is filled with incredible people who consistently organize activities and events to keep residents of all ages active and involved.

In 2024, we proudly donated over \$41,000 to support these organizations and events. Beyond financial contributions, our staff continues to volunteer their time, contributing to the success of these initiatives and reinforcing our mission to be visible in our community.

Another notable achievement is the technology and security enhancements we've rolled out over the past few years. With each passing year, we've made improvements to our products and services, all aimed at benefiting and protecting our members.

My personal favorite highlight is the Credit Union difference. We can't emphasize this enough: Our credit union is locally owned, decisions are made right here in our branches, profits are reinvested into our communities, service is our top priority, and deposits are fully guaranteed.

Lastly, I want to say a heartfelt THANK YOU. We are truly grateful for the opportunity to serve Kerrobart, Major, and the surrounding area. The loyalty of our membership continues to empower us as a strong, autonomous credit union.

Thank you to our members, staff, and board members for your ongoing support. We look forward to serving you in 2025!

2025 Member Calendar



In the fall, we held a photography contest, asking all of our members for submissions of their favorite photo.

We had a wonderful response and decided to make our very own 2025 wall calendar. The 2025 calendars feature 14 photos taken by our members, local to the Kerrobart & Major areas!

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Kerrobart

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KERROBERT CREDIT UNION NEWSLETTER

CU in the Community

Kerrobart Composite School Breakfast Program



We were proud to grant funding for the Kerrobart Composite School Breakfast Program. The Breakfast Program provides a small breakfast to any student requiring one and undertakes Fruit Friday!

For the 2024-2025 school year, the program is being coordinated by school administration. They have partnered with the Shop Easy, community group volunteers and, new this year, parent volunteers to run the program. We volunteer every month and enjoy every moment! We are so grateful to live and work in our community where these partnerships are easily formed.

Festival of Trees



The Festival of Trees was held in early December.

The community takes pride in this event each year and we look forward to planning a new theme and seeing all the decorated trees.

This year, we matched our Harvest Fest float with a Game of Life theme!

Harvest Fest Parade



Anyone who participated in the Harvest Fest parade this fall knows the weather was not in our favour. However, the cool and windy weather did not dampen our spirits and everyone still had a lot of fun!

Annual Food Drive

The largest event we host each year is our Annual Food Drive in support of the Kerrobot Food Bank. We dedicate both time and resources to this important initiative by creating daily and weekly prize packs, which are awarded to individuals who make a donation.

Our goal is to make the event fun and engaging while encouraging greater donor participation. The community has responded positively, with many members donating daily to increase their chances of winning one of our fantastic prizes. This year, the weekly prizes were valued at \$650, and we gave away three of them!



Board of Director Opportunity

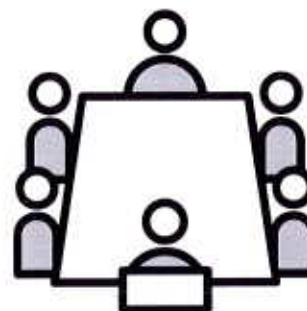
One of the key strengths of the credit union system, and what sets the system apart in the financial services sector, is our democratic structure. That is what makes our system rich and unique.

Credit union directors come from all walks of life, bringing with them a wide variety of experience, skills, knowledge and viewpoints. Serving as a board member can be both challenging and rewarding. The credit union needs people with the right attitude, ability to learn, motivation, and who are committed to teamwork and organizational success.

Each year, at the annual meeting, the credit union elects or re-elects directors. To become a board member, you must meet certain criteria:

- Be a member of the credit union.
- Have reached the age of majority.
- Be, and remain, eligible for fidelity bonding.
- Be committed to credit union and co-operative principals and concepts.
- Be able to attend regular meetings of the board.
- Be in good standing at the credit union.

There will be opportunity in the New Year to join our Board of Directors. If you are interested in running for the board and would like more information, please contact Trina.



Each One Teach One Partnership

I'm excited to tell you about Financial Literacy Workshops we are offering through Each One Teach One to the students at Kerrobot Composite School starting January 2025. EOTO is a training program used by many credit unions across the country to teach their communities about financial literacy. There are a large variety of topics that are covered – from Introduction to Basic Banking, Building a Healthy Credit History, as well as information on credit cards, RRSP's and TFSA's, and much more.

This year, Kerrobot Composite School is offering a financial literacy class, and I'm excited to bring some of these workshops to the classroom to help build these very important life skills. As these students reach adulthood, it is so important for them to understand how to budget, what types of credit are useful, and how to use it responsibly.

My goal is to help the students better navigate the financial world before costly and sometimes devastating mistakes are made that can cost them the ability to borrow for those important purchases – your first credit card, student loans, your first car loan, and your first mortgage.

I would also like to offer these workshops to the community! If you are interested in learning more about financial literacy, please contact me at the Kerrobot Credit Union. There are over a dozen different workshops that are offered through EOTO, all designed to be delivered in approximately 90 minutes, depending on the size of the group and audience engagement.

I look forward to hearing from you and growing financial literacy in Kerrobot and surrounding communities!

Tammy Krahn
Business Account Manager

Meal in the Field

In September, we took the opportunity to visit our members during harvest. Meal in the Field is a wonderful way for us to deliver a delicious meal and learn more about our members' operations! We are so grateful for the members who took the time to show us a glimpse of their work and share their experiences.

