

CHURCHBRIDGE CREDIT UNION **Bringing Communities Together**

EDUCATION IS THE KEY TO FRAUD PREVENTION



Estate Planning Seminar April 23, 2023 in Churchbridge

In our industry we see first hand the importance of estate planning. Please mark your calendars as we welcome Elaine Lozinski from Just In Case: Final Affair Arrangements and Avery Layh from Brooks Mack Legal Professional Association as they discuss the important steps you need to take to ensure your affairs are in order.

This seminar is beneficial to people at any stage of life. As an added bonus, you do not need to be a Churchbridge Credit Union member to attend this free session! Everyone is welcome!

> More information will be available on our website.

The Canadian Anti-Fraud Centre Annual Report 2021 highlights the eight primary forms of fraud:

Type of Fraud	Trend
Investment	\$164 million in losses in 2021, compared to \$33.5 million in 2020.
COVID-Themed Fraud	\$7.8 million in losses from March 6, 2020 to December 31, 2021.
Romance	\$64.6 million in losses in 2021, compared to approximately \$28 million in 2020.
Merchandise and Counterfeit Merchandise	\$12.3 million and \$1 million in losses observed in 2021, respectively; compared to \$14.4 million and \$250,000 in losses observed in 2020.
Extortion	\$18 million in losses in 2021, compared to \$16.5 million in 2020.
Phishing	7,190 reports observed in 2021, compared to 6,953 reports in 2020.
Spear Phishing	\$54 million in losses in 2021, compared to \$30.2 million in 2020.
Identity	29,500 reports to the CAFC in 2021 compared to 20,400 in 2020, representing an overall one-year increase of 45%.

This report also shares the top five payment methods used in fraud, which totaled over \$250 million dollars in 2021!

View the full report on our website



WIRE TRANSFER CRYPTOCURRENCY DIRECT DEPOSITS CHEQUE/MONEY ORDER/BANK DRAFT **CREDIT CARD**

REMINDER

2023 RRSP CONTRIBUTION DEADLINE IS MARCH 1, 2023

CLOSE

LET US HELP!



IMPORTANT DATES

December 26 & 27 --- Closed for Christmas

January 2 --- Closed for New Years

February 19 --- Closed for Family Day







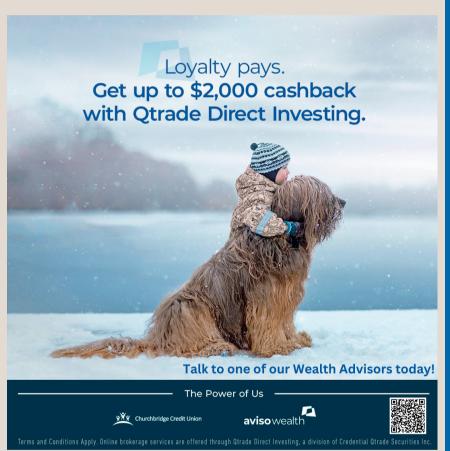


Welcome to the TEAM **Caitlyn Gustafson**

Please join us in welcoming our newest Member Service Representative to Churchbridge Credit Union!

Caitlyn grew up in the Swan River Valley. She attended UCN Campus in Swan River and graduated in 2005 with a certificate in Business Administration. She lived in Brandon for nearly a decade where she worked as a Support Worker. She now lives in Langenburg with her family.

Caitlyn has many interests including quadding with her family, visiting their family cabin at Wellman Lake, swimming, fishing, photography, hockey, curling, and gardening. These activities keep her busy, but this cold weather has Caitlyn dreaming of a hot and sunny getaway!



Staff Feature **EXECUTIVE MANAGEMENT**

Ryan Tebbutt

CEO

Over 20 Years Experience in the Credit Union System



Connie Olm

VP OF DEPOSIT & SUPPORT SERVICES

Over 25 Years Experience in the Credit Union System



Andrew Barker

VP OF LENDING

Over 20 Years Experience in the Credit Union System



Our executive management team reports directly to our board of directors. With their over 60 years of combined credit union experience, they bring a wealth of knowledge to our organization. They provide leadership and guidance to our staff so we can collectively meet the needs of our members and serve our communities.



CHURCHBRIDGE CREDIT UNION BOARD, MANAGEMENT, AND STAFF WISH YOU AND YOUR FAMILY A MERRY CHRISTMAS AND A PROSPEROUS NEW YEAR!





Churchbridge Branch PO Box 260 Churchbridge SK

Langenburg Branch PO Box 187 Langenburg SK Phone (306) 896-2797 Phone (306) 743-5215

www.churchbridgecu.ca

Toll Free 1-877-890-2797 Text (306) 400-5718 Email info@churchbridgecu.ca

Hours of Operation: Monday - Wednesday 9am - 4pm Thursday - Friday 9am - 5pm