

The Common Bond

FALL 2013



Kingston Community Credit Union Newsletter

CEO's Report

By G. Blake Halladay



Well, I can't believe it, but summer is over and autumn is upon us. I must admit that this is my favourite time of year. There is nothing more beautiful than witnessing the leaves change colour to the brilliant shades of orange, yellow, gold and crimson. We have 'adopted' at least three Chipmunks this year; all share the same original name of "Chippie". They, too, appear to love this time of year as we watch them overstuff their mouths with birdseeds and nuts and scamper off to their nearby homes. We have been blessed with regular visits from two rabbits who coincidentally share the name of "Bunny". Our bunnies seem to have a more fastidious palate than the ones from my childhood. They prefer carrots, spinach and romaine lettuce (in that order) and will not eat leaf lettuce or celery! The fish in our pond have been eating more this past month and have grown considerably. We still enjoy our daily visits from many birds including the blue jays and mourning doves. The blue jays frivolously toss around seeds in search of their favourite sunflower seeds and boy can they let out a screech when the bird feeder is empty.

It's time to leave the serenity of our backyard and face reality. In mid-September, Bank of Canada Governor Stephen Poloz gave a positive speech in Vancouver saying the Canadian economy will have natural growth that will be self-generating and self-sustaining and will be growing at its potential as its productive capacity expands. The 'experts' are predicting interest rates to rise in the last quarter of 2014 or early 2015. The bigger issue for the Canadian economy going forward might be the difficulties brewing south of the border. As I write this article, Congress just passed a bill to increase the U.S. government's borrowing authority to end the 16 day government shutdown. However, the bill only reopens the government through January 15th and permits the Treasury to borrow normally through February 7th or perhaps a month longer. Unfortunately, they may repeat the damaging cycle all over again in the New Year. The debt ceiling battle is a uniquely American tradition that in recent years has become increasingly politicized.

In Canada, there is no equivalent. When we pass a budget that has spending and tax rates in it, the approval for the borrowing that's required goes with it. The U.S. political system likes to have the opportunity to vote to approve spending but then vote to oppose the increase borrowing that the spending necessitates which makes absolutely no sense to me!

The results are in and Canadians ranked credit unions first in Customer Service Excellence for nine consecutive years among all financial institutions according to Ipsos, a national market research team that annually reports on the "Big Five Banks" and Credit Unions. Survey results also showed that credit unions took sole honours in Branch Service Excellence for the 9th year in a row and Values My Business for the 6th year in a row. We also tied for first place in Financial Planning & Advice and Mobile Banking Excellence. We are proud of this distinction and hopefully you are too!

We are also very proud of our staff. In addition to providing you with the personal care and attention you deserve, they are busy volunteering and promoting our Credit Union. Some of the many activities that have been keeping them busy lately are:

- Arranged fundraisers and events to raise money for Muscular Dystrophy, United Way, Canadian Red Cross, Juvenile Diabetes, Gilda's Club, Kingston Interval House and Epilepsy Kingston just to name a few;
- Participated in Kingston Community Health Centre's Scarecrow Festival,
- Participated in KGH's 175th anniversary celebration;
- Participated at Queen's Sidewalk sale;
- Participated at Kingston's Multicultural Art Festival; and
- Participated in the Big Paws at the Point.

I sincerely thank each of our staff and believe we have the best staff ever! KCCU would not be as successful as it is without the dedication and hard work of our staff. It would also not be as successful as it is without you! Please continue to recommend us to your family and friends. We really appreciate the business!

Blake
XOXO

Blake



Your Annual General Meeting

One of the benefits of being a part of a democratic financial co-operative is participating in your Credit Union's Annual General Meeting. What a great way to participate in your Credit Union.

We agree that it is important to engage the membership and make sure everyone who wants to, is able to participate in the Credit Union's Annual General Meeting.

Notification of members in the past has been done via The Common Bond, The Whig Standard newspaper, the website (www.kccu.ca), social media (facebook and twitter), notices at the Member Service Representative stations and on branch bulletin boards. These forms of notification will continue. Last year's Annual General Meeting took place on February 26, 2013 (for the year ending Dec. 31, 2012).

Each year a notice goes up in the Credit Union between 10 and 50 days before the meeting date advising interested members on the nomination process to fill vacancies on the Board of Directors.

The location of the meeting and the date are determined by your Board and must be held within 120 days after the Credit Union's fiscal year end (December 31 in the case of KCCU).

At the Annual Meeting agenda items are dealt with and voted on by the members present. These include the previous year's minutes, reports from the Chair of the Board, the CEO, the Audit Committee, the Credit Manager, the auditors and By-Law changes (if any). Other items include director elections, dividends and remembering members who passed on.

Your Credit Union provides annual reports, food and drink, pens and LOTS of prizes to members in attendance. See you at the 2013 Annual Meeting in early 2014!

Make Saving a Priority

By John Monte, Loans/ Investment Specialist



Each month we pay our house payment, car payment, insurance payment, and utility bill. The one payment that is often missed is the one we should be making to ourselves in the form of a deposit to a savings account. The most effective way to do this is to pay yourself before you make any other payments. A forced savings plan is an excellent way to save money where you designate a fixed amount of money to be transferred from your bank account or deducted from your paycheque into a savings account. The amount that you save will vary depending upon each individual budget but a good rule of thumb is to save 10% of your pay.

By paying yourself first you will not fall victim to procrastination. Many people want to save and try to save but are unable to do so. In most cases it comes down to failing to plan. By treating a savings payment as a fixed and regular commitment you can avoid this problem. This way when you have unexpected expenses you will have an account to draw from and avoid charging your credit card. This will reduce stress and help you live within your means.

Once you start a forced savings plan you will be amazed how easy it is to save money. Month by month you will accumulate money in your savings account. It won't take long before you realize that you won't miss the money going into your savings account. Nobody cares as much about your money as you do. You have to take responsibility for your own future. The great thing about it is it's not hard. Everybody can do it.

Life is full of surprises and unfortunately not all of them are good surprises as far as their impact on your finances is concerned. Just think how great it would be the next time you have an unexpected auto or house repair you could simply cover that expenses from your savings account.

Everyone is busy between family and work commitments, social and extra-curricular activities. It seems that there is never enough time in the day to do everything. A forced savings plan will save you time by automatically transferring your money into a savings account.

Paying yourself first will save you time, reduce stress, and provides options for you to deal with any number of the financial surprises that always seem to happen at the worst time. If you have not already set up your forced savings plan please contact me at 613-384-5555 or stop by and see me at 795 Gardiners Road.

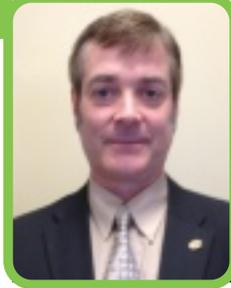
Manage Your Spending With
The **CHRISTMAS LOAN**

Avoid high interest Credit Cards with a Christmas Loan or Line of Credit – the simple way to ease Christmas spending, finance a major purchase and stick to a budget.

KCCU
Kingston Community Credit Union

Credit Manager's Report

By David S. Bull, BA
Credit Manager



Why you should move all of your business to KCCU

As lenders, we are caught between practicality, business and our mission as a credit union.

Unlike the banks, we want to help members without the expectation that they will receive less than what we give. As members, we own equity in our Credit Union and we share in the profits. Our staff advocate on behalf of each and all members. When members do well individually, then together as a collective, we all prosper.

Give good advice. Make sure it is mutually beneficial and that it reflects our philosophy and our community mandate. Provide transparency, give options, make recommendations with clear explanations of the pros and cons. Act co-operatively and in the same fashion you would if a family member asked us to look at their finances and offer solutions to borrow, invest and save in this evolving financial landscape. That is the nature of the cooperative system.

When will we return to business as usual? Somehow I believe that the bank governors including Mr. Carney in England want to see a return to traditional values between banks and their customers, not a return to bloated credit obligation. Luckily for those of us in the credit union system, no such change needs to be made. But we do have to embrace the notion that saying yes to a loan request isn't always in the best interests of the individual. Clearly, we will have to incorporate debt repayment, retirement options and getting credit at the best possible rate into our psychology. We need to help members use credit wisely and to get out of debt as they advance into the different stages of their life cycles (learn, earn, borrow, save, retire). You may have noticed our "Debt Free Me" campaign in support of this.

We want to continue to have two-way discussions with our members, and be able to provide solutions that will make them want to bring all of their business to KCCU. What better way can you show support for your community than by bringing all of your financial business to a local community financial institution. You will notice that once again credit unions beat the banks in the 2013 Ipsos Best Banking awards in "Customer Service Excellence" "Branch Service Excellence" and "Values my Business".

Your Credit Union is part of a highly respected network of people who believe co-operative business principles can work more effectively than the status quo. We believe in a model where no one has to lose in order for someone else to win.

So I ask you to consider where you would rather have your loans and investments? If they are at a bank, you can move them to KCCU and know that you are making a decision that is forward thinking and represents a set of social and ethical values. Some people will never be credit union members because they believe that the value of a service can only be determined by its outward price.

We know different. Tell as many people as you can if this is the kind of future you think, as I do, makes sense for our families and our children and future generations. I urge all members to promote the credit union system, and tell your co-workers, friends and family about the credit union difference

Ipsos Reid Research Survey Results from Canadians

We beat the banks!

Ranked #1

- ✓ Branch Service Excellence
- ✓ Customer Service Excellence
- ✓ Values My Business

Whether you prefer the personal touch of a friendly face or the convenience of online banking, we provide the best service available.

Anyone can join, simply by opening an account.

YOUR COMMUNITY • YOUR CREDIT UNION

Data Bytes

by Tariq Hassanein
Data/Financial Analyst

Online banking & epost™



www.epost.ca

Still using telephone banking? Sign up for online banking! You can check your balances, pay bills and transfer funds any time. It is quick, safe and convenient. You can access your statements online and receive your bills with epost™. Go green and save the environment! If you already have online banking, once you log on to Member Direct®, click “Messages and Alerts” and click “epost™ Sign Up”. Then just follow the instructions to begin receiving your bills online. If you have yet to sign up for online banking, just ask of our member service representatives to enroll you for the service.

Enhanced Online Security Features

We now have enhanced security features for online banking! Now you can set up alerts by email and/or text message that will notify you every time your account is logged into, a new bill payment payee is added, your personal access code (PAC) is changed, your account is locked because of three consecutive wrong answers to your security questions, or a new INTERAC email money transfer recipient is added. Alerts are sent instantaneously so you know your account is safe at all times! Once you have logged on to your account on Member Direct®, click on “Messages and Alerts” tab and click on “Manage Alerts”. From here, you can add an email address and/or mobile number to receive your alerts and set which security features you would like to have activated.



it car

“Like all free” Yaris gets a face lift, updated with new “it account” graphics

New faces: Lee Aubin



KCCU would like to formally introduce members to our newest lender at the KGH (Kingston General Hospital) Office. Lee received her Bachelor of Business Administration from Wilfrid Laurier University. She has been with us since June of this year and we are delighted to see the positive response she is receiving. Please feel free to send her referrals of friends or co-workers. Word of mouth is how credit unions originally grew and developed. We are excited to return to our roots! Having volunteered for several years on the KEDCO Board of Directors, Lee is interested in developing relationships in the KGH community. She has a passion for helping people and is sincere in her desire to encourage every employee at KGH to bring all of their business to the KGH office. Some members may not know that the original KGH Employee's Credit Union merged with Kingston Community Credit Union back in the late 1970s. So in fact, the office is a homecoming for the Hospital Employee's Credit Union. If you are dealing at the KGH branch office or would like to borrow or invest, just give Lee a call at 613-507-5746.

Nate Bigelow



KCCU would like to introduce members formally to our newest lender at the Division Street Office. Nathan “Nate” Bigelow was promoted from within. Nate began with KCCU at the Market Street office three years ago and worked in administration getting good exposure to banking and finance.

Nate received his Bachelor of Business Administration from Laurentian University in 2011. He is a lender and a Mutual Funds Investment Specialist with Credential Asset Management Inc. having completed the required courses plus several additional courses in financial planning.

Having volunteered for several years on the Board of Directors for St. Lawrence College Student Association and Brigantine Inc., both local not-for-profit organizations, Nate is interested in his community and the members in it.

Nate studied karate for 12 years and received his black belt in GoJu in 2005. In 2006 Nate achieved the rank of Eagle Scout. An avid sailor, camper and skier, Nate has a passion for the outdoors. He also takes great pride in his current restoration project of an antique lightning (sailboat).

Nate has a passion for helping people and is working towards Certified Financial Planner® certification. If you are dealing at the 1201 Division Street Office or would like to borrow or invest, just give Nate a call at 613-531-6056.

Mutual funds and financial planning are offered through Credential Asset Management Inc.

Social Engagement Report

At KCCU we have been stepping up our efforts on twitter and facebook in an effort to provide updated information on activities that may be of interest to Credit Union members. You may have noticed some of the milestones we shared with members on facebook and twitter. Our newest social media person is Mikaila DeSousa. Mikaila has worked for KCCU for over 5 years and recently graduated from Queen's University. You may have seen her tweets from the Queen's sidewalk sale or the Family Fun Fair!

KCCU's official website is at www.kccu.ca. The KCCU website hosts Member Direct online banking and it also has links to KCCU's social media websites (Facebook, twitter and You Tube).



When KCCU hosts or participates in an event, members will be able to see it in real time on facebook and twitter. KCCU has always wanted to have an informed and engaged membership. We now have 127 Likes on Facebook and 109 followers on Twitter. We'd like more and we are asking you to urge friends and family to help us bring these numbers up to better engage younger and potential new members. Here are some of the articles and pictures we've posted since the spring:

- KCCU staff participated in the run to raise money for the Wolfe Island Medical Clinic.
- The Ding Free car came on its cross Canada road trip to Kingston to create awareness for Credit Union members about the largest service charge free ATM network across North America.
- KCCU and its staff raised \$1,000 for a bake sale for Gilda's Club of Eastern Ontario.
- KCCU celebrated its 10th Annual Family Fun Fair. BYF Winners announced.
- KCCU was on hand to help KGH celebrate its 175th Anniversary!
- KCCU staff members were on hand for the Community Harvest Day (Wally Elmer arena).
- We shared a picture of the new "It Account" car (formerly the "Like, All Free" car)

KCCU is careful to ensure that the information you get keeps you informed of the happenings in our community as well as other relevant and interesting news. I would recommend to all members to "Like" and "follow" KCCU. The information we provide is meant to be of interest and provide a feel to members for the kinds of activities KCCU is involved in. Posts are intended to be relevant and moderate in frequency. I would like to remind members that if you visit our website, you will also see that the Common Bond is available by link as are many useful tools such as On-line banking, the Life Events Calculator to do borrowing and investment calculations, Fraud warnings, information on Co-ops and significant milestones for KCCU such as new branch information, scholarships, notices, press releases, product information, hours and locations, contact information and much more.

YOUR COMMUNITY • YOUR CREDIT UNION

it
account.
fee free
Self Serve
Banking
it will make you smile

KCCU
 Kingston Community Credit Union

The advertisement features a woman with dark hair smiling and holding a blue credit union member card. The background is a light green gradient with radiating lines. The text is arranged in a clean, modern font, with 'it' in large blue letters and 'account.' in green. Below that, 'fee free', 'Self Serve', and 'Banking' are in black, and 'it will make you smile' is in a smaller blue font. At the bottom is the KCCU logo and name.

Family fun fair a Growing Success

It's always a joy to see the increasing popularity of KCCU's Fun Fair – This year we had near perfect weather and record attendance by members and the community. The idea for a Family Fun Fair came to the CEO just over 10 years ago. In 2003, KCCU had its first member appreciation Family Fun Fair as a way to say thank you and showcase KCCU to the community. The staff and Board are around to say hi and help out any way they can.



Blake Halladay remembered what it was like at an old family fun fair and he wanted the same old time service values KCCU holds to be there for all to enjoy at least one day a year. Music, magic, marionettes, air castles, face painting, ring toss, bean toss, king-size checkers, balloons and free barbecued hamburgers and hot dogs, popcorn, cotton candy, chips and all kinds of pop, water and Kool-aid. The kids can participate in numerous activities and spend a great day that is completely paid for by the KCCU (so the focus is on fun).



Friends and Family are always welcomed and the BYF Winners (Bring Your Friends and Family) are announced. BYF winners all referred someone who joined KCCU. Their ballots went in and the lucky winners are drawn every year at the Fun Fair.

Since its humble beginnings, over 10,000 people have experienced KCCU hospitality at the Fun Fair. Staff members setup and man all of the activities, often accompanied by their kids who have volunteered, in some cases, every year since they have been old enough to help.

This year 6 prizes were awarded (3 new prizes were added this year).

Congratulations The BYF Winners were....

- This year the big winner was Tim Tennant. First prize was a 28" LED TV.
- Second prize (an iPod nano) went to Faye Niles.
- Third Prize went to Madelyn Iler who won a \$150 gift certificate to the Greek Islands restaurant.
- Fourth Prize went to Marilyn Eves who picked up a \$100 gift certificate to M& M meats.
- Fifth and Sixth Prizes were both a \$50 ESSO gas gift card. These were won by Frank Carroll and Margaret Hughes (pictured below).

Congratulations to the lucky six winners and a huge thank-you to all members who referred a friend or a family member to KCCU.





Bring Your Family! Bring Your Friends!

Bring new members
Win great prizes

For each new member you recruit we'll enter your name in our **Prize Draw!**



The Cry from Down Under

Rose Deshaw in front of the Credit Union's Market Street office in July with the town crier from Sydney, Australia at The 2013 World Invitational Town Crier Competition held in Kingston in August.

Community Involvement Update

KCCU is continually engaging the community and helping in co-operative community activities year round. Staff members participate in activities and KCCU donates needed monies to underfunded organizations who contribute to our quality of life in Kingston. Some of the events we proudly supported and gave of our time to participate in include:

- Hotel Dieu Food Blitz
- Celebrating KGH's 175th Anniversary
- Celebrating KCHC's 25th Anniversary
- Participation in the Kingston Multicultural Festival
- Walk for Juvenile Diabetes
- Bake Sale/Painted Door Campaign for Gilda's Club
- Scarecrow Festival (KCHC- Kingston Community Health Centre)
- Community Harvest Day (Wally Elmer arena)
- Run for the Wolfe Island Medical Clinic
- Queen's Sidewalk Sale
- The 10th Annual KCCU Community Family Fun Fair
- Kingston Humane Society "Paws at the Point" event
- Walk a Mile in her Shoes
- International Credit Union and Co-op Week
- Paws at the Point (Kingston Humane Society)

Donations to:

- Kingston Community Health Centres
- Domino Theatre
- The Muscular Dystrophy Research Foundation
- The Heart and Stroke Foundation
- Red Cross (Alberta Flood Relief)
- Afro-Caribe Foundation of Greater Kingston
- Ontario Credit Union Charitable Foundation

KCCU believes that a strong community is built by involved members who are making a positive difference through participation. KCCU makes it possible through donations and recognition for time spent helping the community, for staff members to be acknowledged and supported for giving back to the community on behalf of members. The staff members of your Credit Union give generously of their time to make our community a better place to live in. If you are interested in keeping up with or even participating in some of these activities, consider following us on twitter, liking us on facebook or just give us a call and we'll tell you what we have planned in the near future.

People take different roads seeking fulfillment and happiness. Just because they're not on your road doesn't mean they've gotten lost.
- H. Jackson Brown Jr.



Angie at KGH's 175th Anniversary Event



Lee and Kathy at KGH's 175th Anniversary Event



Kyle, Sonya & Anne run for the Wolfe Island Medical Clinic.

Christmas Caring: A time to share

By Maryann Halladay, FCUIC, Deputy CEO



It is with great pride in our Credit Union community that I thank members and staff for their generosity and caring over the past twenty-two years!

Every year I see the best in the co-operative spirit in the eyes of those who volunteer and help others who may be less fortunate at that time. These volunteers know how much giving can do for the giver as much as the receiver. People and families we help are just like each of us. They are proud and grateful that someone noticed and cared enough to do something that made a real difference at a time when they really needed their community! Many we helped are future volunteers who know firsthand what a positive difference this program makes in people's lives.

If you are not aware of our program, a very dear friend and co-worker, the late Betty Ann Palmer and I came up with the concept during lunch one day in 1991. A few months before Christmas, one of our members with a young family had been recently laid off. Betty Ann and I thought about what he and his family's Christmas would be like. We thought of other less fortunate members and knew there were other members who could also use our help. We shared our vision with staff and all agreed that we would derive more satisfaction from sharing our blessings with members who were facing personal hardship due to economic uncertainty than to exchange gifts between staff members, as had been the status quo up until that time.

We knew our idea was needed when we received such overwhelming support from KCCU, the staff and other generous and caring members. The staff adorn the Christmas tree at each office with paper angels identifying the age, gender, size and interests of members' children. A number of members join the staff in "adopting" one these special angels (thus becoming special angels themselves), and then purchasing a suitable gift for that anonymous child or donating money. With money raised from fundraisers and donations from members, some of Santa's enthusiastic elves, including myself, shop to provide each family with a turkey dinner with all of the trimmings and ample food to last at least a week.

If you are a member of KCCU, or know of a member of KCCU who is underemployed, recently unemployed or experiencing financial difficulty and you think our Christmas Caring

program would help, please drop off the name of this member in one of our confidential boxes which will be in all three branches after November 1st or email me directly at mhalladay@kccu.ca.

I have come to recognize that KCCU staff and members are among the most generous and kind-hearted people in our community. Thank you so much to those who have contributed to this worthwhile cause in past years. The compassion and empathy of members and staff alike is just another example of the Credit Union difference. I eagerly wait for a time when this program will no longer be needed, but until then, I hope you will find it in your hearts to continue to support this program.

Thank you very much, and I sincerely hope that you and yours have a healthy and happy holiday season.

Live well, laugh often and love richly,

Maryann



On August 29th the Ding Free Cross Canada Tour stopped in at KCCU's 18 Market Street office to increase awareness about The Exchange Network and its network of Free ATMS for Credit Union members. Pictured in between the two Ding Free representatives are (left to right) Dave Deodato, Brian Dennie, Sherry Watson and Gina Milonas.

2013 Leadership Through Cooperation Scholarship

One day just over 24 years ago, CEO Blake Halladay thought it would be a good idea for KCCU to support young persons who exhibited qualities of leadership by example - the kind of person who uses co-operation as a way to bring people together to accomplish a common goal. Mr. Halladay himself has won awards for mentorship, outstanding co-operation and as a distinguished co-operator, so it is understandable that he was thinking of ways to promote co-operation in business. These individuals may become the co-operative business model's leaders of tomorrow.

The credit union system recognized the value of this scholarship and of the youth of tomorrow's contribution to the future of the credit union and co-op system and as a result, KCCU was awarded the Nova Award for Youth Involvement the following year.

There are many awards for high marks, but regular students who do extraordinary things are the ones who most need our praise and encouragement. They are the ones intended to be the recipients of this award.

Perhaps it was the student that put in that extra effort to help his or her peers, or assisted the teacher when not asked, someone who led by example without expectation of recognition. The KCCU "Leadership Through Co-operation" Scholarship is given to the student at each of the local high schools as well as St. Lawrence College, who in the eyes of his or her school selflessly promoted the good of the group, over themselves thereby setting an example of the virtues and benefits of co-operating to achieve a common goal. These

silent heroes, now numbering over 350, often get little or no recognition but have a huge positive influence of their peers. KCCU has proudly provided this scholarship since 1989.

Congratulations to this year's winners, in addition to receiving a \$250 scholarship, each of these student's names has been proudly displayed on the Award Plaque with the emblem of their school and KCCU and past winners at their school for years to come.



Scholarship Winners

Sarah Hulton
Bayridge Secondary School

Emily Batson
Lasalle Secondary School

Louis Alexandre Bergeron
Ecole Marie Rivier

Zachery Grignet
Loyalist Collegiate and Voc. Inst.

Ilgin Irmak
Ecole Mille-Iles

Dustin Griffin
Queen Elizabeth Collegiate Voc. Inst.

Michael Judd
Ernestown Secondary School

Ryan Fox
Regiopolis Notre Dame

Matthew Eliot
Frontenac Secondary School

Michaela Halladay
Rideau District High School

Nicholas Zelizniak
Holy Cross Secondary School

Tyler MacComish
St. Lawrence College

Jonathan Soper
Kingston Collegiate Voc. Inst.

Alissa Myles-Gonzales (2012)
Sydenham Secondary School

Fraud/Scam Alerts - Reminder

KCCU is a member-based organization which values safeguarding its members from Fraud and Scam activity. Because of the number of schemes out there and the ever-increasing sophistication of Fraudsters linked by global telecommunications, KCCU has created several pages on our website designed to provide members with access to sites from the RCMP and other reputable law enforcement agencies and information sources. The direct link for this new page (Fraud/Scam Alerts) is on the upper right hand side of the www.kccu.ca main web page in the "News" block.

You will notice under the website www.kccu.ca that we have several new web pages accessible with the drop down menu under the [Banking] tab:

[Fraud/ Scam Alerts] – The Credit Union uses this web page to provide our members with access to links to the

RCMP and other reliable and safe sources of information on known and recent Frauds and Scams.

[Preventing Fraud] - The Credit Union takes protecting members against fraud and fraud prevention very seriously. KCCU also regularly publishes articles in the Common Bond to alert members on different types of fraud and the latest scams.

[Reporting Fraud] - Help prevent others from becoming victims of fraud. Contact any of the linked agencies listed to find out more or to report fraud.

KCCU is aggressive about providing members with the information they need to reduce their chances of becoming a victim of fraud. Please check from time to time as we update this area with the most recent fraud warnings as we become aware of it.

Green Update

KCCU is an environmentally conscious community partner, whose mandate is a reflection of a caring and concerned membership of KCCU, the greater Kingston and surrounding area and as citizens of Canada the world.

Our mandate is contained in our Mission Statement and Operating Objectives. Among those objectives is a mandate to reflect the values of our members and to help each other.

KCCU engages in many activities such as those described in the Spring 2013 edition of the Common Bond – Previous newsletters are available at www.kccu.ca [Newsletter] top right hand of the home web page.

We are proud members of Sustainable Kingston and our staff engaged in many activities throughout the summer and fall that reflect our concern for the environment.

At KCCU, we like sharing information with our members about the activities of co-ops we think members would be interested in. One such organization, the Wintergreen Co-op is a group of concerned citizens making a difference by actively marshaling people and resources together to meet our energy needs in an environmentally responsible manner in co-operation with the community and all of its residents. Here is a message from the good folks at Wintergreen telling us about themselves and their mandate...



A message from the folks at Wintergreen Renewable Energy Co-operative



Wintergreen Renewable Energy Co-operative is a locally based community owned co-operative. We are a group of people with a dream to have a cleaner, greener world and a sustainable energy future for our region. We want to act on our dream by advocating for renewable energy and developing and building renewable energy projects so we won't have to rely on fossil fuels which cause global warming, and nuclear power which is expensive and dangerous. Renewable energy projects allow the community to control and benefit from energy projects. Local energy sources decentralize the electricity grid making it more stable and resilient. The Ontario Green Energy Act gives us the ability to build and manage renewable energy projects such as solar and wind. Community-owned renewable energy projects encourage the democratization of our power grid. Geographically, the co-op encompasses the area between Kingston and Perth but in order to receive preferred access to the electricity grid for energy projects the co-op will need 50 members in each of the municipalities where we want to build our projects.

Incorporated just last November, the members dream of a cleaner, greener world and a sustainable energy future for our region. But, they are becoming very business savvy. They intend to develop million dollar solar projects that will help give our region energy autonomy and provide our community members opportunities to invest. At the same time as renewable energy generation displaces dirty fossil fuel generation, they point out that the clean green sources of electricity will create economic activity right here in the Kingston region.

The Co-op will partner with private companies and other co-ops wherever possible to develop and operate local projects. It has already established relationships with TREC Co-op and Bullfrog Power. You can find out more about Wintergreen Co-op by visiting <http://wintergreencoop.com>. It will cost \$100.00 for a lifetime membership and you'll be helping a new local co-op to get established.

visit kccu.ca...

Fraud & Scam Alerts

Keep up to date with the latest scams, Phishing and Fraud Alerts. As well as, the latest tips and trends in online security

"Unless someone like you cares a whole awful lot, Nothing is going to get better. It's not."
— Dr. Seuss, *The Lorax*

Wayfarer Quiz – Autumn 2013

These are dire times for the book trade. Earlier this year two more bookstores closed in downtown Kingston. A recent CBC radio documentary quoted a young U.S. Rhodes scholar to the effect that he has thus far found “it unnecessary to read any books”. (i.e., he claimed to do virtually all of his reading on-line. Good luck at Oxford, old boy).

There remain many with a sense of history, can hope that books will endure long after e-readers and their ilk will have become obsolescent and forgotten. Still, it is difficult not to be dazzled by the latest digital tolls and toys.



The answer to the previous quiz:
PROFITABLE

To quote renowned science fact/science fiction author Arthur C. Clarke (1917-2008):

“Any sufficiently advanced technology is indistinguishable from _____.”

1 2 3 4 5

(HINT: consonants occupy spaces 1,3 and 5; vowels, spaces 2 and 4.

Wayfarer Books Bought & Sold

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