



**Bulkley Valley
CREDIT UNION**

from the Hazeltons to the Lakes District

WINTER 2017 NEWS

INSIDE THIS ISSUE

- 1 Call for Nominations & AGM
- 2 Service Fee Changes
- 3 New Branch Manager
- 3 Big News for Small Business!
- 3 Community Support
- 4 Community Support

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 Lakes District area.

Commencing January 2, 2018, 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 Thursday, February 15, 2018. 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, as a requirement of the Superintendent of the Financial Institutions Commission.

Candidates may submit a photograph, a resume, 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 23, 2018. 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, 2018.

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, or visit our website at www.bvcu.com to review the responsibilities of our Directors.

76th Annual General Meeting

The Bulkley Valley Credit Union AGM will be held on **Monday, April 23, 2018** beginning at 7:00 p.m. in the Summit Room at the Prestige Hudson Bay Lodge in Smithers.

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



Notice of Service Charge and Fee Changes

- Effective February 1, 2018

At Bulkley Valley Credit Union we are committed to keeping our products and services affordable. We are also dedicated to giving our members the best value for their money. We periodically review our products and services to make sure they are relevant to our members at prices that are fair and competitive. Below are details of the services charges, fees, products and services that are changing on February 1, 2018.

We are happy to help you review your account usage, benefits and fees to ensure that you are receiving the maximum value for your product and service needs. If you would like to find out more, please contact a Member Service Representative at your Bulkley Valley Credit Union branch.

Personal Accounts

Account Type	Item	What's Changing
All Personal Accounts	Cheque clearing/pre-authorized debit In-branch transactions Telephone or online transactions	Increase of \$0.05
Basic Chequing	Monthly Administration Fee e-Transfer Fee	Increase from \$3.00 to \$3.50 New - Free for first 3 outgoing e-Transfers then \$1.25
Maximizer Chequing	Monthly Administration Fee e-Transfer Fee	Increase from \$3.00 to \$3.50 New - Free for first 3 outgoing e-Transfers then \$1.25
Masterplan Chequing	Monthly Administration Fee e-Transfer Fee	Increase from \$12.00 to \$13.00 New - Free for first 3 outgoing e-Transfers then \$1.25
Campus Masterplan	e-Transfer Fee	New - Free for first 3 outgoing e-Transfers then \$1.25
Statements	Statement Fee	New - \$2.00 fee for printed mailed statements. Free if e-Statement only

Business Accounts

Bulkley Valley Credit Union remains committed to ensuring our members are not charged for making deposits.

Account Type	Item	What's Changing
All Business Accounts	Cheque clearing/pre-authorized debit In-branch transactions Telephone or online transactions	Increase of \$0.05
Basic Business Chequing	Monthly Administration Fee e-Transfer Fee	Increase from \$6.00 to \$8.00 New - Free for first 3 outgoing e-Transfers then \$1.50
Business Maximizer Chequing	Monthly Administration Fee e-Transfer Fee	Increase from \$6.00 to \$8.00 New - Free for first 3 outgoing e-Transfers then \$1.50
NA	Statement Fee	New - \$2.00 fee for printed mailed statements. Free if e-Statement only

Miscellaneous Fees

Fee Description	From	To
Canadian Official Cheque (Bank Draft) Fee	\$5.00	\$6.00
Foreign Dollar Draft Fee	\$6.00	\$7.00
NSF Item	\$35.00	\$40.00
Record Search	\$30.00/hr Minimum \$5.00	\$35.00/hr Minimum \$20.00
Stop Payment Fee (full Details)	\$10.00	\$12.50
Stop Payment Fee (Partial Details)	\$15.00	\$17.50
New - Commercial Loan Late Filing Fee		\$50.00

Products and Service Changes

New in 2018	Discontinued in 2018
USD Business Account	Money Orders
Business Savings Account	Travellers Cheques



We are pleased to introduce Nathan Way, the new Branch Manager in the Lakes District!

I have been in Burns Lake since October 10th and have loved every minute. The members of the community have been incredibly welcoming, though some days, the weather has not. I am lucky to be joining a very knowledgeable and talented staff here at the branch. I have to thank my predecessor, Sandy Doré for assembling such a wonderful group of people.

I started with BVCU at the Smithers Branch in August 2010, my first job after graduating from Grant MacEwan University in Edmonton. I spent those 7 years learning all aspects of our business as a teller, investment services rep, personal lender, and commercial lender.

I am looking forward to continuing a tradition of service excellence and serving the people of Burns Lake. My door is always open, so please stop in, even just to say "Hi".

Great Things Are Coming!!

Member Direct Small Business-An online banking solution designed specifically for the needs of small and micro businesses!

Big News for Small Business!

- Move money between your business and personal accounts in seconds – without having to login more than once
- Pay and file your business CRA taxes online just like any other bill payment
- Authorize other staff as view only
- Authorize other staff as users to initiate transactions, then approve or decline them at your convenience.
- Set up transactions to require approval from another account signer

Contact your Bulkley Valley Credit Union Branch for more information or to upgrade to Small Business Online Banking.

Supporting the Communities We Serve



Smithers Figure Skating Club

Field To Table Grant



Hazelton Hops

Lakes District Arts Council



Lakes District Senior Citizen Housing Association

LDSS Ski & Snowboard teams

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Supporting the Communities We Serve

New Hazelton Guides
2017 BC High School Curling Championships
6th Annual Chip Run
BC Book Prizes, Adopt a Library Program
Beanstalk Childcare Centre
Bright Beginning Daycare
Bulkley Backcountry Ski Society
Bulkley Valley Cattlemen's Association
Bulkley Valley Christian School DAF Grad
Bulkley Valley Drag Racing Association
Bulkley Valley Economic Development Association
Bulkley Valley Folk Music Society
Bulkley Valley Hummingbird Banding Project
Bulkley-Tweedsmuir District Women's Institute
Burns Lake and District Hospital Auxiliary
Burns Lake Mountain Bike Association
Burns Lake Youth Soccer 2017 Team Sponsor
BV Agricultural and Industrial Association
BV Classical Strings Society
BV Cancer Association 'Alhk'ikh Ts'edih
BV District 4H
BV Farmers Market Association
BV Health Care and Hospital Foundation
BV Pool & Rec Centre Triathlon
BVCS Sr Boys Basketball Team
BVCS SR Girls Basketball Team
Canadian Parents for French
Colleymount Recreation Commission
Cycle 16 Trail Society
District of New Hazelton
DOG-19th Annual Kids Triathlon
Donation to Food Bank
Dze L K'ant Friendship Centre Society
Ebenezer School
Evelyn Community Association
Fort Babine Development Society
Freshwater Fisheries Society of BC
Learn To Fish Program
Friends of the Smithers Library
Funds Put Aside for Christmas Family
Funds to Purchase Item for Senior Housing
Gelean Military Displays
GEMS
Girl Guides, Soar 2017 Camp
Gitxsan Health Society
Glenn Kerr 12th Annual Heavy Horse Pull
Glenwood Hall
Glenwood Women's Institute
Granisle and District Senior Citizen's Society
Granisle Power Boat Club
Grassy Plains Community Hall
Grassy Plains Summer Festival
Groundbreakers Agricultural Association
Harmony Taekwondo
Hazelton Hops Company
Hazelton Pastoral Charge
Hazelton Secondary School
Helping Hands of new Hazelton Society
Hope Haven Canada
Houston Christian School
Houston Community Garden
Houston Figure Skating Club
Houston Minor Hockey
Houston Mountain Bike Association
Houston Ringette Association
Houston Search and Rescue
Houston Secondary School
Houston Secondary School Safe Grad
Houston Snowmobile Club
Houston Volunteer Fire Department
Julian Stokes
Kispiox Valley Rodeo Club
Lakes District Arts Council
Lakes District Fall Fair Association
Lakes District Festival Association
Lakes District Kennel Club
Lakes District Senior Housing Association
LDSS Snowboard and Ski Team
LOGS-Gift of Literacy
Majagaleehl Gali Aks
MLA Doug Donaldson 7th Annual Youth Engagement Contest
Moricetown Grizzlies Fastball
Moricetown Youth Fundraising Action
National Aboriginal Day Celebration
NWCC 3rd Annual Golf Tournament
Operation Good Deeds
Pacific Northwest Regional Science Fair
Pioneer Activity Centre
Pleasant Valley Horse Club
Proton Foundation
Rose Lake Community Club
Rotary Kids Christmas Party and Movie
Rough Acres Bible Camp
Scleroderma Association of BC
Smithers
Sing Smithers
Skeen Steamers Active Living Club
Skeena Energy Solutions
Smithers Bikes, Bike to Work Week
Smithers Figure Skating Club
Smithers Retail Service Committee
Smithers Road Warriors Women's Hockey
Smithers Saltos Gymnastics
Smithers Scouts
Smithers Secondary School Rugby
Smithers Services Association
Smithers Ski and Snowboard Club
South Hazelton Women's Institute
SSS Alpine Ski Trip to Provincials
SSS Grad Council
SSS Music Department
St. Anthony Parish Church
Storytellers Foundation
Tahltan Central Govt 2017
Team Moricetown Beggars
Telkwa Museum Society
Topley Community Club
Treehouse Housing Association
Twain Sullivan School
Upper Skeena Local food to School
Valley Youth Fiddlers
Village of Burns Lake
Village of Hazelton

Provided over \$160,000 to over 160 Groups and Organizations.