



**Bulkley Valley
CREDIT UNION**

from the Hazeltons to the Lakes District

WINTER 2019 NEWS

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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 Hazeltons'.

Commencing January 2, 2020, 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 February 15, 2020. 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 20, 2020. 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, 2020.

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.vom to review the responsibilities of our Directors.

78th Annual General Meeting

The Bulkley Valley Credit Union AGM will be held on **Monday, April 20, 2020** beginning at 7:00 p.m. at The Dze L K'ant Friendship Centre, at 3rd and Columbia, Smithers, BC.

The meeting will review financial statements, review and vote on the proposed changes to BVCU's rules, and highlight some activities of the past year. The directors' election results for the upcoming year will also be announced.



Celebrating over a year on social media, connecting with our communities.

Connecting on social media with our communities has proven to be a valuable tool. As an organization, we have been able to celebrate our successes of giving back to our community by posting pictures and stories of donations that were given to provide community support.

We have been able to run campaigns in our four regions, and raise funds with every post like and share and that is given to the chosen not-for-profit local organization.

We also like to share upcoming events in the area so our followers can have a fun, well informed weekend and not miss out on the cool, family friendly events happening in the Hazeltons' to the Lakes District.



LOGS-Gift of Literacy

Burns Lake SD 91 Track Resurfacing



Our last goal is to keep our followers informed with life hacks such as sharing ways to save money on something as simple as grocery shopping or providing an understanding on how to earn compound interest in your savings account. We like to share these videos that are created to educate and support our followers, and do so in a fun and easy format.

Our goal for the year was to reach 1000 followers and we are very close to achieving that goal! We will continue our focus on connecting with the community by supporting local organizations, sharing current events in your area, and providing supportive knowledge that can enrich your day to day life.

Cyber Security Awareness and how to protect yourself.

While Bulkley Valley Credit Union has extensive security measures in place to protect you from fraud, there are also important steps you should take like:

- choosing a secure Personal Identification Number (PINs) and
- unique passwords - Personal Access Code (PAC)

This year, we have implemented the use of Strong PAC, which now requires all of our members to use a password compiled of:

- be between 10-30 characters and
- contain at least one uppercase letter (Capital Letter), and
- one lower case letter, and
- one number
- special characters are optional and limited to @ # \$ - !
- spaces are not permitted

Choosing a unique password for each of your online accounts is important.

When choosing online passwords, verification questions, credit and debit card PINs don't choose something that would be easy to guess or information that could be obtained easily by others. General rule of thumb is if the information could be found in your wallet you should not use it for a password- ie:

real name, company name, driver's license number, membership numbers etc..

You'll need to think about how to come up with a memorable password. You don't want to use something obvious with dictionary characters, so consider using some sort of trick to memorize it. While the differing length of the words makes brute forcing the password very difficult, you could always complicate things even further with a simple-to-remember pattern—one that would also make the password pass the test for forms that check passwords for complexity. For example, choose four random common words "bluejaycrowskynest" and apply a pattern where you join words by alternating symbols and numbers like "^" and "5" and then capitalize the second (or whatever) character of each word. You'd end up with the password "Blue5jay^Cr0w^sKy^Ne5t" - long, complicated, and containing numbers, symbols, and capital letters. But it's still much easier to remember than a randomized password.

It's not all about password strength. If you re-use the password at multiple locations, it may be leaked and people may use that leaked password to access your other accounts. Do not share or reuse your passwords and avoid writing them down.

Visit our website www.bvcu.com or any of our branches for more information.

Supporting the Communities We Serve

BVCU donated over \$190,000 to over 170 Groups and Organizations in 2019!

Rotary Club Kids Xmas Party	Evelyn Community Association	Lakes District Arts Council
1st Smithers Scouts Group	Fair Association	Lakes District Fair Association
B&T Sleigh Rides	First Responders Cafe Society	Lakes District Festival Association
B.V. Cross Country Ski Club	Fly Black Troupe	Lakes District Kennel Club
Backcountry Horsemen of BC NW Chapter	Friends of the Smithers Library	Lakes District Museum Society
BBSS Hankin & Evelyn	Gitanmaax Band Council	Lakes Literacy – W.O.W. Bus
BC Emergency Health Services	Gitxsan Bulldogs Hockey	Literacy Day
Belange Memorial Ball Tournament	Gitxsan Elite Basketball Team	LOGS-Gift of Literacy
BL Youth Soccer Club	Gitxsan Torchman U17 Boy Basketball Team	Love by the Bowl Soup Kitchen
Bulkley Valley Collaborative Learning Society	Glen Vowell Band	Majagaleehi Gali Aks School
Bulkley A Rocha Project	Glenwood Hall Community Hall	Morice Mountain Nordic Ski Club
Bulkley Valley Christian School	Granisle Fishing Derby	Morictown Boggers
Bulkley Valley Exhibition	Granisle Power Boat Club	Morictown Elders Society
Bulkley Valley Hospice Society	Grip it and Rip it World Hunger Golf Tournament	Morictown Grizzlies
Bulkley Valley Regional Pool	Harmony Taekwondo	Muheim Elementary School
Burns Lake Food Bank	Hazelton Bandits	Northwest Animal Shelter
Burns Lake Ladies Hockey Team	Hazelton Hustlers	Northwest Library Federation
Burns Lake Paintball Association	Hazelton Minor hockey Association	Northwest United Soccer Teams
Burns Lake Public Library	Hazelton Pathfinders-SOAR Summer Camp	NW BC Food Action Network
BV Band Boosters	Hazelton Secondary School	Ootsa Lake Bible Camp
BV Bowmen	Hazelton Skating Club Association	Operation Good Deed
BV Child Development Centre	Helping Hands	Orchestra North Summer Program
BV Christian School	Horses Touching Hearts Therapeutic Riding Assn	Pacific NW Science Fair
BV Concert Association	Houston Christian School	Pleasant Valley Horse Club
BV District 4H	Houston Community Youth Wind Ensemble	Positive Living North
BV Farmers Market Association	Houston Figure Skating Club	Pregnancy Outreach Program
BV Health Care Foundation	Houston GEMS	Proton Foundation
BV Hospital Foundation	Houston Logger Sports	PV Cattleman's Association
BV Kinsmen	Houston Minor Hockey Association	PV Horse Club
BV Museum	Houston Mountain Bike Association	Rotary Club of Burns Lake
BV Research Centre	Houston Retirement Housing Society	Royal Canadian Army Cadet Corp.
BV Soccer Club	Houston Ringette Association	Royal Canadian Legion
BVDRA	Houston Secondary School	Rural Writers Collective
BVLD Airshed Management Society	Houston Snowmobile Club	Salvation Army Soup Kitchen
BVX & Smithers Rodeo Club	Houston Unis'tot'en Preservation Society	School District 91
Celebrating our Elders Fair - WEEAD	Houston Women's International Day	SD 91 Resurfacing Project
CHIP Run	HSS Mountain Bike Club	Silverthorne Elementary School
Cops for Cancer	Indigenous People's Day	Skeena Housing Coalition Society
Cycle 16 Trail Society	Jam with Joy	Skeena River Organics
Daffodil Dash	Kispiox Rodeo	Smithers Atom Division
District Of New Hazelton	Kitwanga Humpy Run Committee	Smithers Bikes
Driftwood School Restoration Committee	LAFS - Dog Park	Smithers Christian Reformed Church Soup Kitchen
Drug Safety Project	Lake Babine Nation	Smithers Community Radio CICK
Ducks Unlimited	Lakes Animal Friendship Society	Smithers Community Services Association
Dze L K'ant Friendship Centre		Smithers Curling Club
Elks Lodge #240		Smithers Exploration Group
		Smithers Farmers' Institute

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Smithers Figure Skating Club
Smithers Golf & Country Club
Smithers Library
Smithers Merchants
Smithers Minor Hockey
Smithers Pride Society
Smithers Prowlers/Road Warriors
Smithers Secondary School
Smithers Seniors Citizens Association
Smithers Ski/Snowboard Club

South Hazelton Women's Institute
Southside Volunteer Fire Department
St. James Anglican Church Soup Kitchen
St. Joseph's School
Telkwa Museum
Telkwa Reading Centre
The Full Gospel Fellowship Church
The Kispiox Valley Rodeo Club
The Learning Shop

The Meadows (SCSA)
Treehouse Housing Association
Twain Sullivan Elementary School
Tweedsmuir Rec. Commission
Two Old Ladies at the Kitchen Table
Tyhee Lake Triathlon
UCEP Guatemala Volunteer Group
Upper Skeena Recreation Center
Village of Hazelton
Walnut Park Elementary School
Willow Grove Golf & Country Club
Witset Canyon Bears
Witset Health Centre
Yes Camp
Young Entrepreneur Leadership Launch Pad

