

## Annual Meeting Re-Cap

Bayview held its 71<sup>st</sup> Annual General Meeting on Wednesday, March 25, 7:30 pm at the Delta Hotel in Saint John. One hundred and ninety-two members and guests were in attendance.

Board President Elizabeth Chisholm reported that Bayview was returning \$592,000 to our members in patronage rebates. In addition to being ranked ninth in Progress<sup>®</sup> Magazine's "Top 20 BEST Places to Work in Atlantic Canada", Bayview received an above average audit rating by the Risk Management Agency.



*is owned by you, our members, is locally operated and part of our local communities.*

Shirlee Coleman, Chair of the Credit Committee reported that our personal loans grew by 15% and our delinquency rate is only 0.3%.



Tom Bishop, Chair of the Audit Committee reported that the committee fulfilled all of its regulated functions and met 11 times in 2008.



Auditors Grant Thornton reported that the credit union was, once again, in good standing.

Nominating Committee Chair Lois Vincent informed the membership that three Board members were elected: Elizabeth Chisholm, Larry Gallant and Kurt Peacock.



Past President Norma Kelly was honoured by the Board. Lois Vincent presented her with a framed biography, a gift and flowers. In her speech Norma thanked all the Board and staff for all their hard work and encouraged more members to get involved with the credit union through the Committees and through the Board.

Dividends for 2008 were set at 3% and a patronage rebate was set as 3.5% (based on personal loan and mortgage interest paid, on interest earned on personal deposits and on personal service fees paid).



CEO Anna Florczynski reported that Bayview continues to prosper with 7.56% in asset growth and an equity level of 7.25%, well above the legislated 5% requirement. In 2008, Bayview:

- honoured 11 staff with long service awards,
- participated in many charitable events including promoting the "Who Makes A Difference in Your Life" initiative and, between the credit union and staff, raised \$30,000 for various charities and community projects,
- awarded six \$1,000 scholarships and
- created a new three year strategic plan which included new Mission, Vision and Value statements. The following is Bayview's new Mission statement:

***Bayview Credit Union has a wide range of financial products and services for individuals, families and businesses. Our friendly, professional staff take pride in their level of commitment to you. Bayview Credit Union***



## Bayview Proud to be Hosting "Men of the Deeps"!



Bayview Credit Union is proudly hosting a Fathers Day concert by the world-famous Men of the Deeps at the Imperial Theatre on June 20 at 8:00pm. All profits will go to the RCR Education Fund for children of Fallen Soldiers. Tickets are \$32 and can be purchased at the Imperial Theatre box office, by phone at 674-4100 or 1-800-323-7469 or through their website at imperialtheatre.nb.ca.

Please join us in supporting this worthy cause by attending a wonderfully moving concert by the Men of the Deeps, North America's only coal miner's choir, who have been entertaining audiences since 1966. Special thanks go out to Lloyd Benson for organizing this event.

# Home Show Success!

This year's Atlantic National Home Show was one of the best shows yet! Over 1,200 people filled out ballots on Bayview's prize: a Nintendo Wii<sup>®</sup>. The winner was Will Harper of St. Stephen. Congratulations, Will!

Bayview would like to thank all the staff who volunteered their weekend to help staff the booth. We had over 200 people ask for information about the Credit Union's products and services.

## Bayview's Under 18 Calendar Contest!



You could win a Wii (or Wii Gift certificate) and have your picture featured in Bayview's 2010 Calendar

Bayview is holding a calendar photo contest this year. This time, it is open to all members **18 years of age or younger**. You can submit as many entries as you like. Some suggestion might be pets, scenery, skateboarding or any other sports, holiday celebrations or decorations, etc.

Entries must be received by Friday, August 28, 2008. Entrant must be under 18 and be a Bayview member with an active account.

You can email your entries to: [carolyn.macpherson@bayviewnb.com](mailto:carolyn.macpherson@bayviewnb.com) or bring them to any branch.

Please tape the following slip to all entries (or include info with email - we will need parental/guardian approval if you are a possible winner & are under 16):

Name: \_\_\_\_\_  
 Phone Number: \_\_\_\_\_  
 Account Number: \_\_\_\_\_  
 Photo Description: \_\_\_\_\_  
 Parents Approval Signature: \_\_\_\_\_

# Take Action for the Environment



Would you like to do something to help the environment and reduce your paper usage? Why not switch from a mailed, printed account statement to E-statements? It's available on BayWeb. It's more convenient since you can access your account statements anytime through Internet Banking. And it's better for the environment since both the paper to print the statement and the envelope in which it is mailed are saved. For members who pay for a monthly printed account statement, it will even save you money.

How do you access E-Statements? If you are a BayWeb user, you already have access! Simply select the "**E-Statement**" option on the BayWeb menu. To suspend your mailed statement, select the "**My Bayview**" option, check the "**Online Statements**" option and click "**Update**".

## Looking for a Mortgage or a Home Renovation Loan?

Springtime is coming! No, really. It is. And you know what they say about spring? Everyone's fancy turns to: HOME RENOVATIONS! With the government initiatives to stimulate the economy-including the Home Renovation Tax Credit, this is a great time to spruce up your house for spring! Call 634-1263 to set up your loan appointment today.

## Income Tax Department Hours

Need help with your taxes? Bayview's tax team is here to help you. Just call 634-7894 to make your appointment.

East	Monday to Friday 9 to 5
West	Monday to Friday 9 to 5
Sussex	Tuesday to Friday 8:30 to 5
Hampton	Wednesday, Thursday and Friday 9 to 5
KV	Monday & Tuesday 9 to 5