

It is hard to believe it's such a very short time until Christmas is upon us once again. The board has been busy with our usual fall projects. In September the board spent a weekend in Sussex for our fall planning session where, along with senior staff, we spent two days looking ahead to establish the direction for Bayview Credit Union, a direction taking us into the next year and beyond, looking five years ahead.



In October we attended the Credit Union Central of New Brunswick fall meeting in Moncton where board member Kurt Peacock was elected to serve on the Interim board of the future Atlantic Central Credit Union. Congratulations are extended to Kurt on this opportunity to help the credit union system, as a whole, grow and get stronger.

We are looking ahead to the annual general meeting in March, 2010 and the education committee is getting ready to read the many wonderful applications we will get for the Roy

Mackin Memorial Scholarship that is awarded in June of each year.

Carolyn Dickie, one of Bayview's longest serving employees, decided to retire this fall. If any of you were in the east branch the week she retired, I'm sure the picture boards the staff set up brought back many memories of the good times past. The board wishes Carolyn a long and healthy retirement.

The board reminds members there are suggestion boxes in all branches which are opened only by a board member and, after review of all suggestions at each board meeting, we pass them along to the CEO for action, we appreciate the suggestions that members make. For those of you who access our web page there is a button titled "contact our board of directors" on the left side of our home page which will send a message directly to the board for review.

The Board of Directors wish to take this time to offer Christmas greetings and a Safe and Happy New Year to all staff, BCU members and their families.

We Want You!!

Are you a person who likes to get involved? Do you have something to offer your community? If the answer to either question is "yes", then Bayview wants you! Why not share your experience and knowledge with your credit union and your community by joining Bayview's Board of Directors?



Bayview is very active in Southern N.B. and we need continued solid leadership. Would you like to know more about what is involved in becoming a Board of Director? Just email info@bayviewnb.com and we would be happy to answer any questions you have and to send you some information.



Charlie Palmer

The Bayview Income Tax Department would like to honour one of its own. Charles 'Sonny' Palmer worked in Bayview Credit Union's Tax Department for over 5 years. His death this past June marks a great loss for Bayview Credit Union Ltd. and our members. Charlie always had a joke and a smile for everyone and was often an oasis of calm in the storm of

taxes. Charlie was born in Saint John on December 17, 1942, the son of the late Charles D. and Evelyn (Smith) Palmer. Charlie was retired from the City of Saint John as Office Supervisor of Supply & Services and then came to Bayview Credit Union as a Tax Preparer. He was a former member of Men of Fundy, treasurer of Longview Park Home Owners Association, a member of the Irish Canadian Cultural Association of New Brunswick, and the City of Saint John Retiree Association. He enjoyed woodworking and wood turning. He is survived by his wife, Patricia and his children, Kelly Ann (Scott) Seeley and Douglas W. (Dorianne) Palmer, of Saint John.

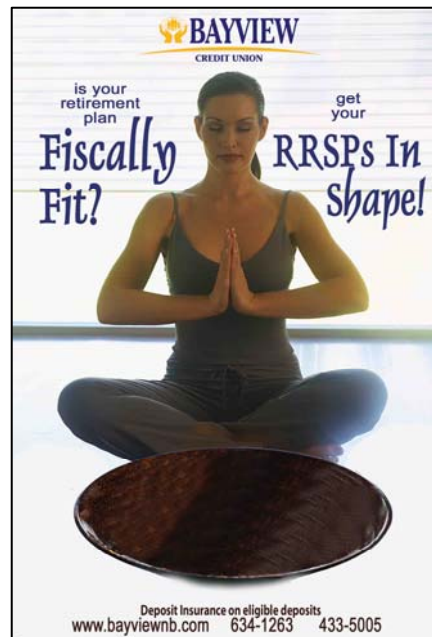
Get Your Retirement Savings 'Fiscally Fit' at Bayview

The 2010 RRSP season will soon be upon us. Are your retirement savings 'fiscally fit?' You owe it to yourself to review your savings goals and make your Bayview RRSP contributions before the March 1, 2010 deadline.

Are you just starting your working career? There is no better time to open an RRSP. Are you at the prime of your earning years? Keep your savings strategy steady for a robust RRSP portfolio.

Consider the value of a Bayview RRSP:

- **Investment Options:** Bayview offers a multitude of options to help you achieve retirement savings success. GICs and Term Deposits offer stability, flexibility, and great earning potential inside your RRSP.
- **Tax-Deductible:** RRSP contributions are tax-deductible, which lowers your taxable income and reduces how much income tax you have to pay.
- **Save Now, Save Later:** Funds in your RRSP are only taxed when you withdraw them in retirement, when your taxable income is usually lower.
- **Tax-Sheltered Earning:** Interest earned within your RRSP is also tax-sheltered, so funds can grow faster.



Your Bayview staff is ready to help you plot the best path to maximum retirement savings, so make your move with Bayview RRSPs...it's your future.

Charity Corner – Bayview in the Community

Once again, all Bayview branches will be raising funds for Christmas families, food banks, outreach and children's programs:

- **Corporate:** The Bayview "Under 18 Photographer" 2010 calendar is now available. Donations will be gratefully accepted for the Boys & Girls Club.
- **East Branch** is accepting and selling paperback/hardcover books to raise funds for their Christmas family, and accepting donations for the Outreach program which annually provides Christmas for dozens of families.
- **West Branch** is raising funds for their Christmas family with \$100 boards and donation boxes.
- **Hospital Branch** is selling books to support the Chicken Noodle Soup Program for students at Centennial School in the North End. Staff will purchase and prepare turkeys for the school's Christmas dinner.
- **Hampton Branch** will be selling Christmas Angels to raise money for the breakfast program at Dr. A. T. Leatherbarrow Primary School.
- **KV & Oak Hall Branches** will be raising funds for a Christmas family.

