

Chair Message – July 2009

Spring 2009 has been a busy time for the board and staff of Bayview Credit Union and it started in March with the 71st Annual General Meeting. The board would like to thank the staff who worked so hard to organize the AGM and thank all the members who took the time to attend. A total of 177 members and 15 guests attended our meeting which was held at the Delta Brunswick Hotel. After the meeting we did a survey of members who attended this year, looking for feedback we can use to improve the success of our AGM in years to come. Thank you to all members who took the time to respond to the survey conducted by our Member Service Centre. Your feedback was analyzed at the April board meeting and your suggestions have been taken into consideration for the 2010 AGM.

We are pleased to announce that the membership of Prosper Credit Union Ltd. at their 70th Annual General Meeting on April 29, 2009 voted in favour of a merger with Bayview Credit Union Ltd. Prosper Credit Union will officially cease operations on June 30, 2009 and amalgamate with Bayview on July 1, 2009. Bayview will welcome approximately 1,400 Prosper members and the three staff presently employed at Prosper will join our operations.

On the national front, Bayview Credit Union once again made the list of the **Top 100 Credit Unions in Canada** by Credit Union Central of Canada (CUCC). CUCC ranks credit unions and caisses populaires across the country (except for Quebec) on the basis of total assets. For 2009 Bayview ranks 80th, an improvement of one position from our previous ranking.

In Atlantic Canada, Bayview has earned the distinction of being named one of the **Top 25 Best**



Board Chair Elizabeth Chisholm

Places to Work in Atlantic Canada for 2009 in a survey done by Best Companies Group. The survey consisted of 72 questions asked of our staff on employee engagement and satisfaction. Our ranking within this group will be revealed on June 19th in Halifax and published in Progress[®] magazine in early July.

Another development on the Atlantic front is a potential new relationship with other Atlantic Credit Unions in the form of a regional credit union central, amalgamating regional services

and representation for Atlantic credit unions. Bayview Members can rest assured that the Board of Directors and our CEO is actively monitoring any and all new developments, and will always be prepared to act in the best interests of the general membership, while respecting the co-operative principles upon which we were founded.

The year ahead is certain to be a challenging one for Bayview, but the Board is confident that the credit union will continue to provide excellent service to its growing membership.

Remember, there are suggestion boxes in each branch. These boxes are opened by a board member, and after board review they are passed on to the CEO for action. If you have any suggestions, comments or just want to tell us about a job well done, please make use of the suggestion boxes. We thank those members for expressing their concerns via the suggestion box or using the web page.

The Board of Directors wishes everyone a wonderful summer and safe travel if you plan to take a vacation away from home this year.

Help Bayview Help the Environment

It's time to make a stand for the environment. And for most people it doesn't even require a drastic change. Consider switching to E-Statements. In fact, if you're already a user of BayWeb online banking then it's the most convenient and environmentally friendly option. Canceling your mailed monthly



statement will save the paper on which it's printed, the envelope in which it is mailed, and the energy expended to deliver it to you. Bayview's E-Statement option means you have access to your monthly account statements whenever you want them. This is one time when it **IS** easy to be green! Call Bayview at 634-1263 (433-5005 Sussex) and ask to switch to BayWeb E-Statements. You'll be happy and so will the planet.

Have An Exceptional Summer



Are you looking to make your summer exceptional this year? Imagine cruising the St. John River in a new boat. Maybe you could visit some of our beautiful national parks in the right here in the Maritimes in a new RV! Or you could cruise around in the sunshine in a new car.

Want to stick closer to home? Does your house need some upgrades? Maybe some new windows or siding? Why not take advantage of the federal government's home renovation tax credit?

Bayview wants you to have an exceptional summer! Come see us today to talk about how our juicy mortgage and loan rates can help.

Charity Updates

Branch-Wide

Bayview's yard sale and barbecue held at our KV branch on June 13 was a great success. We raised over \$1,100 for the Rally of Hope. Our thanks go out to all the volunteers and to everyone who supported this event. Added to our current total, Bayview has raised over \$3000 for the Rally with more still coming in!

East Saint John

Our East Branch is currently selling tickets to support The Canadian Breast Cancer Foundation. Get your ticket today and you could win:

- 1st prize: Pink Danier Leather Jacket
- 2nd prize: LG Portable DVD Player
- 3rd prize: Toshiba Home DVD Player.

Tickets are \$2 or 3 tickets for \$5. Draw date is July 19, 2009

Hampton

We are proud to announce that our Hampton Branch raised \$2,200 for the Hampton Relay for Life. Our staff had a great time at the event. In all the Hampton Relay raised \$56,312.

As well, Hampton continues to sell tickets for the Rachel Dawn Duffley Memorial Scholarship fundraiser – 'Rachel's Music by the Bay' featuring *Darren McGinnis*, the *Cool Chicks* and *The Ugly Doc-lings* and *Shanklin Road*. Rachel was a Belleisle teenager who was killed in a car accident in summer 2008. The concert will be held in Belleisle on July 11th. Tickets are \$15 and can be purchased at both Hampton and East Bayview branches as well as other Hampton area businesses and locations.

Let's Grow!

We are your credit union - we're owned and controlled by you, our owners. When you do well, we do well. And when we do well, you do well, too!

So why not help us grow? Share the Bayview difference with a friend or relative.

You'll be doing a good thing for them - great member service and a



share of Bayview profits. And you'll be doing a good thing for yourself - more members means a stronger business and more profits to share. You'll be helping your credit union, too! That's a win-win-win situation!