



# Beaubear Credit Newsletter

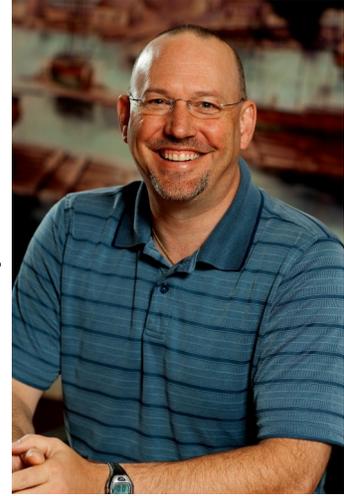
January 2015

## CEO MESSAGE

*As the sun sets on 2014, it's important to reflect on our experiences. There are lessons to learn and apply as we move into the challenges of 2015 and beyond. Reflection and planning provide guidance to meeting the challenges and goals of the coming year. With the courage and confidence we are able to bring focused attention that leads to overcoming obstacles that bring amazing success.*

*At Beaubear Credit Union, we wish to thank you for choosing us as your Financial Institution, we look forward to guiding you through your financial decisions while saving you time and making you money.*

~ Andy Richardson



## 2015 RRSP Campaign

This year, Beaubear Credit Union is offering extra incentive to both members and non-members to come and speak with us about your retirement plans. Make an appointment with Cathy, Kyla or Bob and you will be entered to win a \$3000 getaway plus a chance to win one of four \$500 cash prizes with our Retirement Practice Contest. No obligation, just focused advice. Make an appointment today. Contest rules are available on our website: [Beaubear.ca](http://Beaubear.ca)



WIN A  
**\$3,000**  
getaway with our  
**Retirement Practice  
Vacation Contest**

## Social Media

Beaubear Credit Union joined social media over a year ago and we have been pleased with our progress and results. The Facebook page has over 240 followers and while that number may not seem large the number of views our posts get over a week averages 1200 or more. The number of Twitter followers grows each week, this is a very different audience with most being members of the business and credit union community. Twitter is a great source of information. This year, we plan on running regular contests on our Facebook page as a fun way to share information and encourage participation. Keep watching our Facebook page to see what you can win! We look forward to having you join us and keep informed about your Credit Union. You are encouraged to let us know of any ideas that you may have for our Facebook or Twitter pages by sending us a message on Facebook or emailing us at [beaubear@beaubear.ca](mailto:beaubear@beaubear.ca).



Like us on Facebook at [www.facebook.com/BeaubearCU](http://www.facebook.com/BeaubearCU) or follow us on Twitter @BeaubearCU .

*"Sometimes you will never know the value of a moment until it becomes a memory." ~ Dr. Seuss*

**focused on me**

## Credit Union Scholarships and Bursaries

**Beabear Credit Union Founders Scholarships** were established in memory of the founding members of Beabear Credit Union. Two scholarships are awarded annually in the amount of (\$1000.00) one thousand dollars. Application forms are available at high schools in the community, at both the Water Street branch and the Pleasant Street Branch of Beabear Credit Union and on our website. Applicants are to provide a letter to the selection committee outlining their contribution to the community and/or school and evidence of financial need. Application deadline is June 1, 2015.

**The Credit Union Harry M. Daley Memorial Bursary** was established in recognition of one of the founding fathers of the Credit Union Movement in New Brunswick. Eight (8) bursaries valued at \$3,000 each will be awarded in 2015. Bursary Eligibility: Open to students pursuing their first year of post-secondary education at an accredited university or college in Canada. Students must have lived in NB for at least one (1) year as of the application deadline. Two (2) bursaries will be granted to each zone: 1 member/1 non-member for a total of eight. Visit our website for details. Deadline is April 17, 2015.



## 20% off TurboTax for Members

For over 15 years, TurboTax has been Canada's #1 best-selling tax software.<sup>1</sup> They've helped **more Canadians find more deductions** versus other tax software or tax prep methods. TurboTax guides you step-by-step through your taxes. TurboTax Online is CRA NETFILE Certified and you can file your taxes quickly using the new NETFILE feature. TurboTax is available to Credit Union Members for 20% off through our website when you sign into online banking. Offer is available from February 2—April 30.



Guides you  
to your  
maximum  
refund

Save 20%

## Special Dates

- \* Valentine's Day - February 14th
- \* March Break - March 2nd - 6th
- \* Daylight Savings - March 8th
- \* St Patrick's Day - March 17th



**Our Home Financing Campaign  
will begin in March**

Come in and talk to us about your  
mortgage options

## Branch Information

**Water Street Branch**  
376 Water St PO Box 764  
Miramichi NB E1V 3V4  
Tel: 506-622-4532  
Fax 506-622-5008

**Branch Hours**  
9:30-4:00 Mon, Tue, Wed  
9:30-5:00 Thurs, Fri

**CONTACT INFORMATION**  
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www.beabear.ca

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