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## Board of Directors Nominations Invited

Being a director requires study, time and commitment to actively participate in making decisions relating to the credit union's current and future operations, goals and strategies. Anyone who has been a GVC member for over a year, and is qualified and willing to serve as a director is eligible for nomination.

In 2018, elections will be held to fill three positions, each for a three year term of office. Persons wishing to nominate a candidate should contact the Chairperson of the Nominating Committee, Stacy Wilson at wilsonstacy4@hotmail.com or call Victoria Kowalski, Administration and Marketing Manager at 604-298-3344 by November 20th, 2017.

**Director nominations must be received by Monday, November 20th, 2017**

## Prospective Candidates Meeting

If you are interested in becoming a director and would like to learn more, we invite you to attend our "Prospective Candidates Meeting". The meeting will be held at the Brentwood Branch on Wednesday, November 8th, 2017 at 5:30pm. Please RSVP to Amber at 604-298-3344 or email amarcheen@gvccu.com by Monday, November 6th, 2017.

## We're switching to a new credit card provider

Earlier this year we were notified by our current credit card provider MBNA/CUETS of their plans to exit the long term relationships with credit unions, as they plan to wind-down the CUETS Financial division.

Over the last few months we have been working hard with Central 1 along with many other credit unions and counterparts to find a suitable replacement. Together with many other credit unions we have narrowed our search to one provider that will offer competitive credit card products to our members.

### How does this affect me?

If you are currently a GVC MasterCard holder through CUETS, effective December 31, 2017, GVC will no longer have access and the ability to assist member inquiries concerning these accounts. We have not received further details from MBNA/CUETS about this change and we will communicate further when more information is made available to us.

It is our understanding that our members will be notified directly by MBNA/CUETS in regards to the changes and any action that may be required on these accounts.

Stay tuned for more information including our new suite of credit card products which will become available in January 2018.

## Introducing the GVC's Mobile App, available on iPhone and Android™ devices.

We are pleased to announce that we have recently launched our free Mobile App. With a host of convenient features, it's a fast and secure way to handle everyday banking wherever and whenever it suits you.

### Our secure mobile app allows you to:

- View your account balance and history
- Pay and manage bills
- Transfer funds
- Schedule future payments and transfers
- Find a nearby branch or ATM

Just search for "GVC" in the iTunes App Store or "GVCCU" in Google Play to download your free app and get started today!

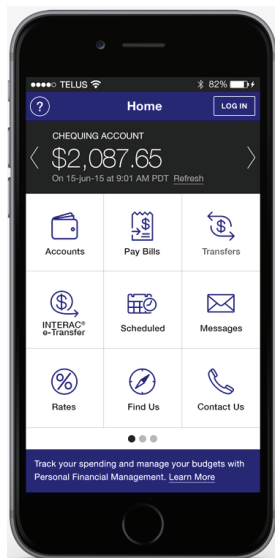
### Benefits

- There are no new passwords to remember. All account log-in information is the same as your online banking information
- Fast and easy to navigate
- Compatible with iPhone and Android devices
- Check balances in a flash with QuickView

Now you can browse selected account balances on the go, even before you've logged in. Just activate the QuickView option in the app, and a single tap of the screen will keep you in the know.

### Privacy and Security

It's our priority to keep your information safe, which is why our mobile app uses the same high level of security as our online banking website.



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## Deposit cheques with a snap



Tap.



Snap.



Send.



Relax.

## Deposit Anywhere™

Deposit Anywhere is a free service available on the GVC Mobile App. With Deposit Anywhere, you can quickly and securely deposit cheques using your smartphone or tablet, from anywhere, day or night. Plus, it's fast. Most people complete their deposit in less than a minute and can do it from anywhere and at any time.

Depositing cheques is a snap, so whether you're at coffee with friends, at work, or staying up late to get your banking done—any time is the right time to deposit cheques.

### Here's how it works:

1. Open the app on your smartphone
2. Select your account and enter the amount
3. Snap a photo of the front and back of your cheque
4. Confirm the details and tap "submit". That's it!

To learn more visit [www.gvccu.com](http://www.gvccu.com) or contact your branch.

## Notice to GLOBAL PAYMENT™ MasterCard® Holders

Further to the MBNA/CUETS decision to exit the long term relationship with credit unions and winding down the CUETS financial division, GlobalPayment™ MasterCard® will cease to operate effective December 31, 2017.

Due to the timing constraints and costs involved to develop this interface in our banking system we are unable to provide a replacement solution at this time. We will be working with the new credit card provider in hopes to provide a similar credit card product for our members in the future.

In the upcoming months we will be reaching out to each Global Payment MasterCard holder to discuss their credit card needs and options.

## BE FRAUD SMART Protect yourself

### Identity theft and financial scams are among the fastest growing crimes in North America.

It can happen to anyone. Criminals are becoming more sophisticated, using the latest trends and technologies to defraud Canadians. To protect yourself, you need to be aware as well as proactive.

#### What is identity theft?

Identity theft begins when someone obtains your personal information such as your driver's license, date of birth, health card number, SIN card number, online passwords, credit card number or your card's Personal Identification Number (PIN). With a few pieces of personal information they can begin to make financial transactions in your name. They might open a new credit card account, take out a car loan or mortgage your home. You probably won't realize what has happened until it's too late and your credit rating is affected.

#### BANK ONLINE WITH CONFIDENCE

At GVC Credit Union we use a variety of security measures to protect your financial information when banking online. Special encryption software scrambles your information to make sure it cannot be read or changed while being transmitted.

Please visit our website at [www.gvccu.com](http://www.gvccu.com) for more information on how to be fraud smart and protect yourself.



## CHANGE YOUR ONLINE BANKING PAC (Personal Access Code) REGULARLY

It is recommended that you change your online PAC from time to time. Our online banking system supports a number of different PAC combinations. You can create a more complex PAC using alpha numeric values of up to 8 characters, example: **Gvc75#B4**. This example includes a combination of letters, numbers and a special character. Note PAC's are also case sensitive. You may create a PAC with capital and/or lower case letters. To change your PAC, log into your online banking and click on "Profile & Preferences" then on "Change Personal Access Code".

**Remember to never write down or share your PAC!**

## Equifax Cybersecurity Incident

On September 7, 2017, Equifax Inc. announced that criminals exploited a U.S. website application vulnerability to gain access to certain files. Based on the company's investigation, the unauthorized access occurred from mid-May through July 2017. Although it was originally thought that the incident was limited to U.S. consumers, Equifax recently discovered that some Canadian and U.K consumers were also impacted.

While their investigation is ongoing and this information may change, at this point, they believe that the incident involves potential access to the personal information of approximately 100,000 Canadian consumers, and that the information that may have been breached includes name, address, Social Insurance Number and, in limited cases, credit card numbers.

Equifax has been working with the Office of the Privacy Commissioner of Canada (OPC) and will be sending notices via mail directly to all impacted consumers outlining the steps they should take. For impacted Canadians Equifax will also be providing complimentary credit monitoring and identity theft protection for 12 months.

Although only a limited number of Canadians have been impacted, Equifax reminds Canadian consumers to be vigilant in reviewing their account statements and credit reports and to immediately report any unauthorized activity to their financial institutions.

Visit [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com) for more information.

# Prime Rate

In the interest of our members borrowing at rates which are tied to prime, our prime rate effective September 22, 2017

is **3.20%**

# Real Savings Term Deposit\*

LONG TERM Minimum Deposit	(Non-RdI) \$5,000
1 year	1.20%
15 months	1.25%
18 months	1.35%
2 years	1.40%
3 years	1.60%
4 years	1.70%
5 years	2.00%

\*Cashable on each anniversary, subject to 1% interest penalty.

Rates are subject to change without notice.

# 2016 Annual General Meeting Recap

"GVC Credit Union's 77th Annual General Meeting took place on Wednesday, May 10th, 2017 at the Burnaby Executive Inn. Members and guests enjoyed a delicious buffet-style dinner while listening to the "Chamber West Trio" perform on flute, clarinet & horn.

Chairperson, Glenn McLaughlin, presented the Directors' Report and General Manager, Balbir Bains presented the General Manager's Report. The business session of the meeting had 125 members and 9 guests in attendance. Nominating Committee Chairperson, Richard Thomas, announced the election results and congratulated the successful candidates; Judi Corra, Glenn McLaughlin and Stacy Wilson."



*Fund your future!*

Applications are now open for the Credit Unions of BC Bursary program.

To apply visit [www.cufoundation.org](http://www.cufoundation.org)

# Mission Statement

GVC Credit Union is a member-owned financial co-operative which was founded in 1940 by members joining together to help one another.

- To offer savings and loan facilities oriented to the needs of individuals and families in Greater Vancouver.
- To provide members with financial services at competitive rates and in

such a manner as to be able to deal personally with each individual member.

- To assist members in prudently managing their financial affairs by providing timely and appropriate financial information and personal loans and deposit counseling.
- To offer other financial services if (in

the opinion of the policy makers) they provide a member benefit.

GVC's objective is to achieve the above while paying competitive dividends, providing good quality working conditions, salaries and benefits to employees, and earning sufficient surplus to provide for statutory reserves and other reserves as might be deemed prudent.



Chequing, Savings, Mortgages, Loans and Friendly Advice.  
[www.gvccu.com](http://www.gvccu.com)

**HEAD OFFICE**  
**Administration**  
1801 Willingdon Ave  
Burnaby, BC V5C 5R3  
T. 604.298.3344  
F. 604.421.8949  
[admin@gvccu.com](mailto:admin@gvccu.com)

Monday-Friday 8-5

**BURNABY**  
**Brentwood Office**  
1801 Willingdon Ave  
Burnaby, BC V5C 5R3  
T. 604.298.3344  
F. 604.298.3417  
[brentwood@gvccu.com](mailto:brentwood@gvccu.com)

Monday-Thursday 9:30-5  
Friday 9:30-6  
Saturday 10-2

**NEW WESTMINSTER**  
**Royal Square Mall Office**  
25B-800 McBride Blvd  
New Westminister, BC V3L 2B8  
T. 604.525.1414  
F. 604.525.1424  
[newwest@gvccu.com](mailto:newwest@gvccu.com)

Monday-Thursday 9:30-5  
Friday 9:30-6  
Saturday 10-2

**SURREY**  
**Impact Plaza Office**  
125-15280 101 Ave  
Surrey, BC V3R 8X7  
T. 604.584.4434  
F. 604.584.6038  
[surrey@gvccu.com](mailto:surrey@gvccu.com)

Monday-Thursday 9:30-5  
Friday 9:30-6  
Saturday 10-2

**VANCOUVER**  
**Kingsgate Office**  
115-370 East Broadway  
Vancouver, BC V5T 4G5  
T. 604.875.8590  
F. 604.875.8591  
[kingsgate@gvccu.com](mailto:kingsgate@gvccu.com)

Monday-Thursday 9:30-5:30  
Friday 9:30-7  
Saturday 9:30-4