

# GVC credit union

GREATER VANCOUVER COMMUNITY For Real People

GREATER VANCOUVER COMMUNITY CREDIT UNION MEMBER NEWSLETTER

## GVC Credit Union News News

## Yes, We're Still Open!

### Let's Hear From You

Member satisfaction is very important to GVC, which is why we are once again conducting a Member Satisfaction Survey.

Your feedback helps us recognize areas for improvement, re-examine our line of products and ensure that our service quality remains up to standards.

Please take a moment to complete the survey and send it back to our Administration Office in the pre-paid envelope.

CREDIT UNIONS  
*Making a  
World of Difference™*



Join us on Thursday, October 19<sup>th</sup>, 2006 during regular business hours as we celebrate International Credit Union Day.

Coffee and light refreshments will be served.

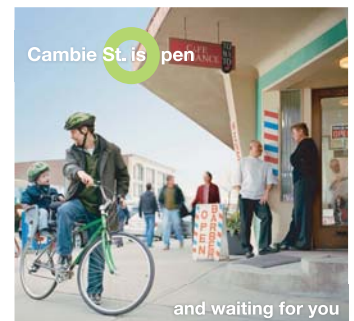


*The sidewalk located outside the Cambie Street Branch at 25<sup>th</sup> and Cambie during Canada Line construction in August.*

Yes, we're still open! And while we don't know when the streets outside our Cambie branch will be restored, we can tell you that, in an effort to keep traffic flow as uninterrupted as possible, construction is currently half-done on a temporary two-lane bridge at Cambie Street and King Edward Avenue. Once these bridges are complete, traffic will continue to move east-west above the construction while the Canada Line construction will commence underneath from the south to the north.

We would like to remind members that our Cambie Street branch offers underground parking which is accessible from the rear of the building through the streets and lanes at the northeast side of the building. Once parked, the branch can be accessed via the building's elevator. Additional parking has also been made available on 23<sup>rd</sup> Avenue where restricted residential parking signs have been temporarily replaced with general two-hour parking.

We thank you for your continued support during these disturbances. For more information on the Canada Line and to stay up to date with current traffic patterns, please visit [www.canadaline.ca](http://www.canadaline.ca) or call 604 484 6700.



and waiting for you

Support Business  
along the Canada Line



*Marketing campaign courtesy of the Canada Line Business Liason & Communications Committees.*

# Phishing Threat Risk Increases

Phishing uses email messages which seem to come from legitimate businesses that one might have dealings with. The messages look authentic with corporate logos and formats similar to the ones used for legitimate purposes.

A typical phishing email will ask for personal information such as account numbers and passwords. Financial Institutions are targeted more than any other industry.

Signs of phishing are:

## Requests for Personal Information

A legitimate business will never ask for your personal information via an email request.

## A Sense of Urgency

They will often attempt to get people to respond quickly by placing an urgency to the request. For example, they might say that your account will be closed within 48 hours if they don't receive a response.

## Errors

Details are often overlooked, such as typos and grammatical mistakes.

## "Verify Your Account"

If you see these words, be suspicious. A legitimate business will never ask for your password, login name, social insurance number or any other personal information.

## Links

The links you are urged to click on may contain all or part of a company's name, but it will actually be taking you to a phony website.

If you have experienced any of the above signs of phishing **do not respond**. Advise your branch immediately or call Colleen Colonna in our Head Office at 604 298 3344, local 238. Phishing emails can be forwarded to PhoneBusters, the Canadian Anti-Fraud call centre, at [info@phonebusters.com](mailto:info@phonebusters.com).

For more information on phishing, please visit the Anti-Phishing Workshop Group website at [www.antiphishing.org](http://www.antiphishing.org).



**Secondwind**  
ADVENTURE RACING

## Adventure Racing

Seeking the ultimate challenge

Adventure racing competitions have seen a huge popularity growth over the last few years. They can be compared to an off-road triathlon consisting of mountain biking, trekking, kayaking and orienteering and can last anywhere from 4 hours to 10 days.

These races give participants an opportunity to challenge themselves both physically and mentally. Racers must not only be able to meet the grueling physical demands, but since the race requires technical skill, strategy and planning, they must also ensure that they stay mentally sharp.

This year GVC is once again proud to sponsor Jordy Ydse and Dean Wutke in their pursuit of adventure racing victory! These two outdoor enthusiasts have had a great success rate in their first three years of racing and are looking forward to continued winning results in the 2006 season. GVC wishes them the best of luck!

To learn more about adventure racing visit the Secondwind Adventure Racing website at [www.secondwindracing.com](http://www.secondwindracing.com).

## 2006 The Y.E.S. Camp

This year GVC sponsored five youths to attend the Basic "Y.E.S" Camps. The week long camps were held in Kelowna and at Cowichan Lake on Vancouver Island. We are pleased to share with you a letter we received from one of the sponsored youths.



Dear GVC,

Thank you very much for sending me to The YES Camp. It was a great experience. It was a fun filled week involving memories that will last a lifetime.

At The YES Camp I learned about co-operation, communication, self-awareness and leadership.

I will bring back communication, co-operation and leadership skills that I've learned at camp. I learned and experienced so much at camp...it was a wonderful experience! Thank you!

Sincerely,

**Olivia Grewal**

In the interest of members borrowing at rates which are tied to prime, our prime rate, effective September 12<sup>th</sup>, 2006, is 6.00%.

## Term Deposit Winners

Throughout the summer we participated in a number of community events. Each event included a draw or contest whereby youths could enter for the chance to win a term deposit courtesy of GVC Credit Union.

Congratulations to all winners!



Vancouver Branch Manager Richard Rochard was on hand to congratulate Mory Mehrtash, 14, of North Vancouver. Mory was the lucky winner of a \$500 term deposit draw held at the Caribbean Days Festival in July.



Paulette Antoniuk of our Brentwood branch presented Colin Piu Shing, 11, with a \$250 term deposit. Colin entered our draw and won by guessing the closest number of jellybeans in the jar at the Willingdon Community Fair GVC took part in on August 17<sup>th</sup>.

## Chip Card Technology

### *What is it?*

A chip card is a debit or credit card with a micro-computer embedded in it which uses a PIN to authenticate the cardholder. Each card contains a unique encoding and physical security features which make it difficult for fraudsters to duplicate.

### *Why do we need it?*

Canadians use their debit and credit cards **millions of times a day**. In an effort to safeguard against significant increases in fraudulent activities the Canadian financial services- MasterCard, Visa and the Interac Association- announced a move to chip card technology by the end of 2010.

### *Where is it being used?*

Europe converted to the new technology in 2005. Central Europe, Asia and Asia-Pacific will convert during 2006 and Central and South America will finish their mass conversion by 2008. Countries that have adopted chip technology have realized significant decreases in counterfeit fraud.

### *When is it coming to Canada?*

Canada will launch the first chip-embedded cards and applications in the Kitchener-Waterloo, Ontario area in July 2007. By the end of 2015 all cards, ATM's and POS terminals will be chip compliant throughout the country.

### *How will the chip card affect me?*

Your card, either debit, credit or Global Payment, under the new technology will be "dipped" into a terminal rather than swiped. The card will stay inside the terminal throughout the transaction. Both debit and credit card payments will require a PIN to authenticate the cardholder.

Please watch for chip card information as it develops in future newsletters.

## GVC's Website Gets a New Look

As we are committed to continuously improving our services, we will be changing our website to the new MemberDirect® integrated product supplied by Credit Union Central of BC at the end of October 2006.

While the website will have a different look, it will not affect your ability to access our 24 hour online banking services at [www.gvccu.com](http://www.gvccu.com).



## RE M I N D E R

Our annual Christmas Hamper Program will be starting up again soon. If you know of a needy family or would like to donate cash, toys and/or non-perishable food items, please contact your branch or Jacqueline or Linda at Head Office at 604 298 3344.

We're calling on your generosity to continue to support this worthy program.



## 2007 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 corporate strategies.

Any member who is qualified and willing to serve as a Director is eligible for nomination.

In 2007, elections will be held to fill three positions, each for a three year term of office.

Persons wishing to be nominated or to nominate a candidate should contact the Chair of the Nominating Committee, Phil Beall, at 604 942 5965 or call our General Manager, Phil Moore, at 604 298 3344, local 230.

Nominations must be received by Wednesday, November 22<sup>nd</sup>, 2006.

### Remembrance Day

Friday, November 10	Open
Saturday, November 11	CLOSED
Monday, November 13	CLOSED
Tuesday, November 14	Open

### Christmas

Saturday, December 23	Open
Monday, December 25	CLOSED
Tuesday, December 26	CLOSED
Wednesday, December 27	Open

### New Year's

Saturday, December 30	Open
Monday, January 1	CLOSED
Tuesday, January 2	Open

## Board of Directors

Elected by you, the members, representing your interests and guiding the future of your credit union are:

Glenn McLaughlin	Chair of the Board
Herb Gill	1st Vice-Chair
Ken Sherwood	2nd Vice-Chair
Phil Beall	Director
Judi Corra	Director
Gilles Deschenes	Director
Les Hausch	Director
Tom O'Sullivan	Director
Jim Pope	Director

## Branch Hours

	MON	TUES	WED	THU	FRI	SAT
Vancouver	9:30-5	9:30-5	9:30-5	9:30-5	9:30-6	10-2
Brentwood	9:30-5	9:30-5	9:30-5	9:30-5	9:30-6	10-2
Lougheed	CLOSED	9:30-5	9:30-5	9:30-5	9:30-6	9:30-3
Surrey	9:30-5	9:30-5	9:30-5	9:30-5	9:30-6	10-2
Head Office	8-5	8-5	8-5	8-5	8-5	CLOSED

24/7  
SERVICE

[www.gvccu.com](http://www.gvccu.com)  
604 444 5250

### SURREY

1-9989 152nd St.  
Surrey BC V3R 4G5  
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[surrey@gvccu.com](mailto:surrey@gvccu.com)

### BRENTWOOD

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### LOUGHEED

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