

NEW OFFICE HOURS

We are very pleased to announce new office hours to serve you better! The new hours are as follows:

Effective
Saturday, July 31,
2004

SATURDAY HOURS

Saturday hours at ALL BRANCHES will change to 10:00am to 2:00pm

Effective
Monday, August 9,
2004

SURREY BRANCH

Surrey Branch will move to service 6 days a week, Monday to Saturday

VANCOUVER BRANCH

Vancouver Branch will move to service 6 days a week, Monday to Saturday

Our Lougheed Branch will remain the same with service Tuesday to Saturday and our Brentwood Branch will also remain the same with service Monday to Saturday.

2004 ANNUAL GENERAL MEETING

137 members and guests attended GVC's 64th Annual General Meeting held Wednesday, April 28th, 2004 at the Executive Inn in Burnaby.

Following an excellent buffet dinner (the chocolate covered strawberries were delicious!) and social hour, the meeting got underway at approximately 7:30pm.

Phil Moore, General Manager, provided members with a report that stated GVC Credit Union had grown by 5.8% in 2003 with assets increasing to \$122 million. After paying dividends and taxes, the credit union reported earnings of \$369,729 which were added to retained earnings.

Director Hausch, Chair of the Nominating Committee, then announced the results of the election. As stated in the January 2004 newsletter, we had three nominations for three positions, so each of the directors was elected by acclamation and would each serve a three year term. The directors are Gilles Deschenes, Jim Pope and Ken Sherwood.

The meeting was adjourned at approximately 8:25pm and each attending member was presented with a small gift in appreciation of their attendance and participation.

SURREY BRANCH RELOCATION

Things are progressing according to plan and we anticipate the **new branch will be open for business on Tuesday, July 27th, 2004.**

The existing branch will be closed and the ATM will be out of service from Saturday, July 24th, 2004 to Monday, July 26th to facilitate the move. We ask members using our Surrey Branch services for their patience during this time and note that our three other branches are open and available to assist them.

Note: in our April 2004 newsletter, the address provided for the new Surrey Branch was incorrect. **The correct address is:**

Towngate Shopping Centre
1 - 9989 152nd Street
Surrey, BC V3R 4G5

Credit Union Quiz Previous

Question:

What year were MemberCards first available to GVC members?

Answer:

On Saturday October 26, 1991 a GVC member became the first credit union member in Canada to receive a MemberCard.

Congratulations to Donna & Terrance Bogyo, who both knew the correct answer.

Inside this Issue

New Office Hours	1
Surrey Branch Update	1
2004 Annual General Meeting	1
Credit Union Quiz - Previous	1
Tips for Reducing Identity Theft	2
Goalgetters Soccer School	3
2004 Scholarships	3
Credit Union Quiz - New	3
Branch Locations & Hours	4
Directors	4
Mission Statement	4

Tips for Reducing the Risk of Identity Theft

What is identity theft?

Identity theft occurs when someone uses your personal information without your knowledge or consent to commit a crime, such as fraud or theft.

Why should you be concerned about identity theft?

Identity thieves steal key pieces of personal information and use it to impersonate you and commit crimes in your name. In addition to names, addresses and phone numbers, thieves look for social insurance numbers, drivers licence numbers, credit card and banking information, bank cards, calling cards, birth certificates and passports.

They may physically steal important documents, or they may find out your personal information in other ways, without your knowledge. Once they steal the information, identity thieves can manipulate it and invade your personal and financial life. They can use stolen identities to conduct spending sprees, open new bank accounts, divert mail, apply for loans, credit cards, and social benefits, rent apartments and even commit more serious crimes and, once arrested, they use their new identity.

What are some of the signs your identity might have been stolen?

- Bills and statements don't arrive when they are supposed to - they may have been stolen from the mailbox or someone has changed the mailing address.
- You receive calls from collection agencies or creditors for an account you don't have or that is up to date. Someone may have opened a new account in your name, or added charges to an account without your knowledge or permission.
- Financial account statements show withdrawals or transfers you didn't make.

- A creditor calls to say you've been approved or denied credit that you haven't applied for. Or, you get credit card statements for accounts you don't have.

- You apply for credit and are turned down, for reasons that do not match your understanding of your financial position.

Guard your personal information and documents

- If any of your key documents (such as your birth certificate, driver's licence, passport, bank card or credit card) are lost or stolen, notify the issuer immediately.

- Shred or destroy sensitive personal documents before tossing them into the garbage or recycling. This will defeat dumpster divers looking for transaction records, copies of credit applications, insurance forms, cheques, financial statements and old income tax returns.

- Beware of mail, phone or Internet promotions that ask for personal information. Identity thieves may use phony offers to get you to give them your information.

- Cut up expired and unused credit and debit cards. The card may have expired but the number may still be valid.

- Lock your household mailbox if possible. If you are going to be away, arrange for a trusted neighbour to pick up your mail. You can also go to your local post office (with identification) and ask for Canada Post's hold mail service. There will be a charge for this service.

- If you use ABMs or point-of-sale terminals, always shield the entry of your PIN, and never give your access code (PIN) to anyone. Choose a PIN that can't be figured out easily, as you could be liable if you use a PIN combination selected from your name, telephone number, date of birth, address or Social Insurance Number (SIN). Remember that no one from a financial institution or the police will ask you for your PIN.

- Don't leave personal information lying around at home, in your vehicle or at the office. Keep your birth certificate, passport and social insurance card in a safe place, such as a safety deposit box at your financial institution, when you're not actually using them. Other important papers, such as diplomas and degrees, marriage certificates, insurance policies, tax returns, wills, stocks, bonds and term deposits would also be safer in the safety deposit box, rather than in a file cabinet at home.

- Find out how your employer makes sure your personal information is private. How do they store and dispose of it? Who can see it?

- Don't give personal information to anyone who phones or e-mails you unless you know who they are or can confirm that the person is from a legitimate company. Identity thieves may pose as representatives of financial institutions, Internet service providers and even government agencies to get you to reveal identifying information.

- Don't put more than your name and address on your personal cheques.

- Carry only the documents and cards you will need that day. You rarely need to carry your birth certificate, SIN card or passport.

- When you receive a renewal or replacement for a document or certificate that contains identity information (such as your driver's licence or vehicle registration), make sure you return or destroy the old one.

Source:

The Consumer Measures Committee

For more information visit:

<http://cmcweb.ic.gc.ca/epic/internet/incmc-cmc.nsf/en/fe00040e.html>

GOALGETTERS CREDIT UNION SOCCER SCHOOL

For boys & girls Age 5 - 16



Registration forms are available at your GVC branch.



Gerry Heaney

- Player, Vancouver Whitecaps, NASL
- Teacher, Coach Burnaby North Vikings - B.C. Champions 1999
- "C" License National Coach



John Sneddon

- Player Canadian National Team
- "B" License National Coach
- B.C. Soccer Staff Coach

GERRY and JOHN are pleased to present the Goalgetters Credit Union Soccer Program in your area this summer. "We feel that the strength of any school lies in its instructors. Our staff have all played soccer, many at university, national or professional level, but more importantly, they are excellent teachers and coaches, who can consistently create and maintain a positive and enjoyable learning experience for each participant." *Gerry Heaney & John Sneddon*

CHOOSE FROM 3 PROGRAMS...

1. SKILL DEVELOPMENT:

Classes will be grouped according to age and ability. All the basic skills of soccer will be taught through technical drills, small-sided games and competitions in an atmosphere that encourages fun, fairness and team spirit.

2. GOALKEEPERS CLINIC:

This program teaches novice goalies all the basic techniques and skills in the art of goalkeeping. For the more experienced goalkeeper, emphasis will be on the refinement of these skills and additional instruction in communication, tactics and positional play.

3. TEAM PROGRAM:

This program is designed to upgrade individual and team performance with the emphasis on developing the 'team' concept. Coaches are welcome to accompany and/or participate with the team. Please note that the team discount of \$5.00/player is based on minimum of 10 team members. Teams can choose other times/dates/places in cooperation with the Goalgetters coaching staff.

DATES & LOCATIONS

BOYS AND GIRLS
AGE 5 - 16

ALL CLASSES
9:00 am-12:00 noon
Cost \$75 each

Skill Development Classes

BURNABY

Marlborough Elementary School
July 5 - 9

Willingdon Park Field
July 5 - 9

VANCOUVER

Emily Carr Elementary School
July 12 - 16

SURREY

Berkshire Elementary Park
August 23 - 27

PITT MEADOWS

Pitt Meadows Secondary School
July 12 - 16
July 26 - 30
August 9 - 13
August 23 - 27

NEW WESTMINSTER

Mercer Oval
July 5 - 9
August 23 - 27
August 30 - September 3

Goalkeeping Class

NEW WESTMINSTER

Mercer Oval
August 30 - September 3

2004 SCHOLARSHIP AWARDS



From left to right: Victoria Kowalski, Marketing & Development Officer, Neil Thomas and Richard Rochard, Vancouver Branch Manager

GVC Credit Union is proud to provide a number of scholarships in memory of pioneer members of the credit union to students in our communities.

Shown above, Neil Thomas, grade 11 student of Saint Patrick's Regional Secondary School, accepts the "Top Mathematics Student Award" and a GVC Credit Union, Alfred Corra memorial scholarship.

Quiz

Credit Union Quiz New

Question:

GVC Credit Union offers a **24 hour MemberDirect** Internet banking.

Provide five different services available to members who access their account through **MemberDirect** Internet banking?

Hint! To find out, contact your branch for details on how to register today.

If you think you know the answer, please call Victoria Kowalski at 604-298-3344 or email her at vkowalski@gvccu.com.

Deadline for submissions is August 31, 2004.

Holiday Hours

	Vancouver Lougheed Surrey	Brentwood
BC DAY		
Saturday, July 31	Open	Open
Monday, August 2	CLOSED	CLOSED
Tuesday, August 3	Open	Open
LABOUR DAY		
Saturday, September 4	Open	Open
Monday, September 6	CLOSED	CLOSED
Tuesday, September 7	Open	Open
THANKSGIVING DAY		
Saturday, October 9	Open	Open
Monday, October 11	CLOSED	CLOSED
Tuesday, October 12	Open	Open

Directors

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

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

Branch Hours & Locations

These hours will be changing effective July 31, 2004, please see page 1 for details

	Mon	Tues	Wed	Thurs	Fri	Sat
Vancouver	Closed	9:30-5	9:30-5	9:30-5	9:30-6	9:30-3
Brentwood	9:30-5	9:30-5	9:30-5	9:30-5	9:30-6	9:30-3
Lougheed	Closed	9:30-5	9:30-5	9:30-5	9:30-6	9:30-3
Surrey	Closed	9:30-5	9:30-5	9:30-5	9:30-6	9:30-3
Head Office	8-5	8-5	8-5	8-5	8-5	Closed

Vancouver, Lougheed & Surrey Branches are closed on Sundays, Mondays and statutory holidays. Brentwood Branch is closed Sundays, statutory holidays.

VANCOUVER OFFICE
100 - 4088 Cambie Street
Vancouver, B.C. V5Z 2X8
Tel 604-876-7101
Fax 604-876-0892
E-mail vancouver@gvccu.com

BRENTWOOD OFFICE
1801 Willingdon Avenue
Burnaby, B.C. V5C 5R3
Tel 604-298-3344
Fax 604-298-3417
E-mail brentwood@gvccu.com

LOUGHEED PLAZA OFFICE
9608 Cameron Street
Burnaby, B.C. V3J 1M2
Tel 604-421-3456
Fax 604-420-5526
E-mail burnaby@gvccu.com

SURREY OFFICE
137-10090 152nd Street
Surrey, B.C. V3R 8X8
Tel 604-584-4434
Fax 604-584-6038
Email surrey@gvccu.com

ADMINISTRATION OFFICE
1801 Willingdon Avenue
Burnaby, B.C. V5C 5R3
Tel 604-298-3344
Fax 604-421-8949
E-mail info@gvccu.com

ROGERS SUGAR SATELLITE OFFICE
mail: 9608 Cameron Street
Burnaby, B.C. V3J 1M2
Tel 604-254-2411
Thursday 11:30 - 3:30
Rogers Sugar employees only

24 HR INTERNET BANKING
www.gvccu.com

24 HR TELEPHONE BANKING
604-444-5250

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. Its purpose is:

- 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 counselling.
- 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.

As adopted by the Board of Directors in 1993.