Dollars SENSE Ladysmith & District

Nov 2013

Our Community. Your Credit Union.



LDCU Rides High on Successful Tour de Rock Fundraiser

"The human spirit is stronger than anything that can happen to it." C. C. Scott

Ladysmith & District Credit Union demonstrated its continued focus on community by supporting a unique fundraising opportunity for the Tour de Rock in September of this year - our "Wall of Heroes".

The "Wall of Heroes" was only one of many fundraising activities created within the Ladysmith community, the variety of

which not only humbled our hearts, but continues to inspire our passion. Our community demonstrated its desire to support one another, sharing and showing such compassion in the many events throughout town, that it reminded us again of why Ladysmith is a great place to live, work and play. Not only did the community get behind the Tour de Rock event, but it more than doubled the goal for funds raised, donating more than \$42,000 to Cops for Cancer.

Continued on page 2

TOUR DE ROCK...

It's this type of commitment that has inspired us to continue fundraising with the "Wall of Heroes". For a minimum donation of \$50.00, an individual can still have their cancer hero's name added on (all funds go to the Tour de Rock).

Not limited to young or old, the cancer "hero" in your life may be a survivor, someone who carried the fight, or even a caregiver. If you would like to participate, simply come into Ladysmith & District Credit Union (330 First Ave., Ladysmith) and speak to one of our Customer Service Representatives. They are happy to help.

The mural will continue to be on display throughout the following year. If there are any questions about this intiative, please contact Kim Judson at kjudson@ldcu.ca or (250)245-6390.

For more information on the Tour de Rock (Cops for Cancer) event, please visit www.tourderock.ca.



Ladysmith & District Credit Union™ service since 1944



INNOVATIVE SCHOOL SAVINGS PROGRAM HELPS KIDS

LDCU is proud of our innovative school savings program: "Kids 'Count". Children will learn the basics of banking habits in a rewarding way that also teaches them the value of savings!

Once a week (on regular school weeks) staff volunteers will be at the schools to take Kids 'Count deposits. Each student will be issued their own passbook to record their savings and will be able to watch their money grow!

Joining this program ensures that for every deposit made, the student is rewarded with a stamp. This is to encourage them to keep saving. Once they have enough stamps saved, they can be redeemed for COOL stuff!

New this year!

- Mid-Year draws at each school for a \$100 gift certificate for a family night out
- A grand prize draw in June at each school for a rewarding package: \$100.00 RESP at LDCU and \$50.00 gift certificate
- An end of year pool party for all Kids' Count participants

NOTE TO PARENTS/LEGAL GUARDIANS:
Parents or legal guardians can open this account as either a Trust Account, where the child can deposit, but needs the parent/legal guardian's signature to make a withdrawal from the account, or a regular account for children old enough to withdraw without parental/legal guardian consent.
To open a new account, belase contact us to set

up an appointment with one of our knowledgeable

and professional Member Service Representatives.

New
Accounts:
FREE \$5.00
Deposit
from LDCU!



The LDCU Joint Health & Safety Committee put their staff members to the "health" test with a challenge to complete two scavenger hunt/walks during a one week period ...



...Our enthusiastic
employees took their
lunch hours to
complete what ended
up being a very fun and
unique activity that
was good for the
wellness of the soul!
They explored various areas

They explored various areas throughout the downtown core and waterfront, and even learned a little more history about their town along the way.

330 First Avenue, Box 430 Ladysmith, BC V9G 1A3 Phone: 250-245-2247 Toll Free: 1-888-899-2247 WWW.Idcu.ca

Peace of mind at your fingertips.



Text Alerts bring 24 hour personal protection for your accounts.

We know that our members want to be aware and in control of their finances at all times. Whether they want to monitor changes in account balances, receive proactive notifications about suspicious or fraudulent activity, receive updates about security features or general online banking activity, our members can now monitor account movement effortlessly.

Key Benefits

With MemberDirect® Alerts, you can be notified with text messages (SMS) or emails of the following types of activity:

- Balance Alerts flag insufficient funds or when account balances drop below a predefined minimum
- Transaction Alerts are sent when preset limits have been exceeded on deposits or withdrawals and notifies when bill payments could fail
- Security Alerts detect account activity such as the addition of a new bill payment vendor, or if a customer's Personal Access Code has been changed
- Small Business Alerts are specifically for account signers to flag pending approvals and/or transactions that are nearing expiry (only for MemberDirect® Small Business clients)

Ask today how an LDCU representative can get you started or visit www.ldcu.ca for details.



Nancy Hunter and Debbie Grant present a cheque to Carla Sampson of RCMP Victim Services. Just one of many sponsorships in 2013 - for a full list of sponsorships, visit www.ldcu.ca and click on "In Our Community"



Ollie had lots of fun giving away prizes to the students who correctly answered our "What is Kids Count all about" questions! Great interaction with the students and the faculty!



Linda King with the jelly bean winner from the LDCU Kid Zone at Transfer Beach during Ladysmith Days.



Join us November 28 for our annual Festival of Lights tradition. We sponsor the fireworks every year to showcase our town and share our pride with our children, our fellow families and our community. Enjoy the fireworks!



330 First Avenue, Box 100 Ladysmith, BC V9G 1A1 Phone: 250-245-2268 www.lcuinsurance.ca

Smart People. Smart Choice.



provides unlimited coverage for all your "treasures".

Protect your prized possessions with our exclusive **SMART Home Insurance**. Providing unlimited replacement protection, enjoy blanket coverage and \$2 million comprehensive personal liability coverage too!

Ask us today how to get a "leg up" with **smartplan**, our easy payment plan for even greater peace of mind.

