



# Caisse Populaire Kahnawake

## ONKWAWIS:TA IONKWAHAWI

June 2014

### Hours of Operation

#### Teller Service

Monday to Wednesday - 9:30 to 3:30

Thursday - 9:30 to 7:00

Friday - 9:30 to 5:00

Saturday - 9:00 to 12:00

#### Advisor Service

Monday to Wednesday - 9:00 - 4:00

Thursday - 9:00 - 7:00

Friday - 9:00 - 5:00

Saturday - 9:00 - 12:00

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## Caisse Populaire Kahnawake Launches Website

The Caisse Populaire Kahnawake website is slated to be launched June 25, 2014.

The website will give you access to events, news, and publications. It will also include information on personal and business services and our business hours. There will be a link to Desjardins.com, AccèsD and all the on-line services provided by Desjardins.

As published in the March 2014 edition of our Newsletter, this is the third and newest information delivery system developed by the Caisse Kahnawake.

Our goal is to keep our members informed using the latest technology available.

Look for us - <http://www.caissepopulairekahnawake.com>

# Annual General Meeting



General Manager, Mandie Montour  
presenting Financial Report

## **The Caisse Populaire Kahnawake Posts a Surplus of \$2,065,000 for 2013**

Kahnawake, April 24, 2014 - For the fiscal year ending December 31, 2013, the Caisse Populaire Kahnawake declares its surplus earnings to be at \$2,065,000. Thanks to the excellent performance and the strength of its capital, the Caisse Populaire Kahnawake will distribute its owner-members returns totalling \$874,347. In addition this year, the members have voted to contribute an additional \$60,000 to the Community Development Fund, \$150,000 to future member dividend reserve and \$782,154 to the General Reserve.

The Annual General Meeting of the Caisse Populaire Kahnawake took place on Wednesday, April 23, 2014 at the Lafleur's Golf and Dining in Kahnawake. Members present voted to distribute the total of \$874,347 in individual member dividends. The Caisse is pleased to announce that the returns approved by its members corresponds to 4% of user fees, 31.75% of the interest received on savings and 10.15% of the interest paid on loans for the period between January 1, 2013 and December 31, 2013.

Members who are entitled to returns will receive their funds in early June, 2014.

### **Board of Directors and Board of Supervision of the Caisse Populaire Kahnawake Elections**

The terms of Stephen Lafleur and Wayne Rice for the Board of Directors and Mark Standup for the Board of Supervision ended on April 23, 2014.

Members were asked to submit their nominations for the three positions no later than March 28, 2014.

The nominations of Stephen Lafleur, Wayne Rice and Mark Standup were submitted by the deadline of March 28, 2014, and accepted by the nomination committee. At the Annual General Meeting held on April 23, 2014, Stephen Lafleur and Wayne Rice (Board of Directors) and Mark Standup (Board of Supervision) were re-elected by acclamation.

As of December 2013, the global assets of the Caisse Populaire Kahnawake were established at \$241,651,000 for a growth of 5.2% over last year.

Nia:wen'kowa to all our members who continue to support the Caisse Populaire Kahnawake.

## Mrs. Rita McComber/Caisse Populaire Kahnawake Volunteer Award

At the Annual Meeting held on April 23, 2014, Joann Patton became the recipient of the 2014 Rita McComber Volunteer Award.

Joann has been involved in many fundraisers within the community, as well as outside Kahnawake i.e. Avon Walk, New York, Biking for Cancer, Walk for the Cure. Joann's contributions to our community involves many fundraising events: President's Cup, numerous golf tournaments and the United Church activities. She has also accompanied elders on medical appointments, takes meals to individuals when in need, volunteers at the KSCS Young Adults Program and the Teen Social Club. Joann's list of accomplishments in volunteer work are to be admired and acknowledged.

The Caisse congratulates and thanks you for making our community, Kahnawake, a better place to live.

Congratulations!



Lauren McComber (representing the McComber family) with Mandie Montour, and Stephen Lafleur, presenting Joann Patton with the Volunteer Award

## Business Achievement Award

The Caisse Populaire Kahnawake Business Achievement Award was presented to John and Doreen Diabo, owners of Wolf's Den, at the Annual General Meeting.

The Wolf's Den first opened its doors in 1990 featuring artistic wonders of native talent from communities far and wide. They offer a selection of silver and turquoise jewellery, moccasins, beading accessories and supplies, gifts and souvenirs. As well, the owners are among the precious few artisans within our community.



The Caisse congratulates our 2014 Business Achievement Award recipient the Wolf's Den, owners John and Doreen Diabo.

Heather Bauersfeld, Mandie Montour and Stephen Lafleur presenting Doreen Diabo the Business Achievement Award.



# Newest Visa Line of Products

## DESJARDINS CARD SERVICES AND CAISSE POPULAIRE KAHNAWAKE

ARE EXCITED TO INTRODUCE YOU TO THE NEWEST MEMBERS OF OUR  
VISA LINE OF PRODUCTS.

### Meet the new Cash Back Visa Card and the new Prestige Platinum Card

**The New Cash Back Card** has no annual fee and offers an automatic, no charge cash rewards plan of up to 1% cash back on your purchases. Mobile Device Insurance is also included, subject to conditions.



### Discover \$1,000 on Your Statement Contest

Apply for the Cash Back card now and you could win 1 of 7 prizes of \$1,000 each.

Draws: June 6, July 4, August 8, September 5, October 3, November 7 & December 5, 2014

**The New Prestige Platinum Card** automatically accumulates 1.5% on purchases in BONUSDOLLARS and provides you, your spouse and dependent children complete travel insurance coverage for a maximum of 23 days per trip (non-extendable).



Come by the Caisse Populaire Kahnawake and complete your application.

# AccèsD Card - ATM Card

Use your AccèsD card for simple and fast access to your account.

Please be prepared to present your AccèsD (ATM Card) at the counter of your Caisse, it will ensure:

- Security
- No signature required
- Cuts down of paperwork



The accèsD card is also your link to:

- automated services
- direct payment purchases
- ATM transactions or online AccèsD services (Internet, Mobile and Phone)

It's also an identification card that gives you access to all Desjardins caisses.

For additional information ask one of our customer services agents or visit [desjardins.com](http://desjardins.com).



## Member Advantages

Being a member has its advantages.

It's easy! You just need to be a Desjardins/Caisse member to benefit from our many discounts and privileges.

On May 11, 2014 Desjardins launched the Member Advantage Program. Discover the many exclusive discounts, partner offers:

- Discounts tailored for youth
- Savings on Insurance
- Exclusive privileges and discounts with Desjardins partner retailers
- Numerous Desjardins sponsor-related advantages i.e. 20% more bonusdollars, discount on ticket purchases, contest entries and much, much more.

Go to [Desjardins.com](http://Desjardins.com) and click on Member Advantages to view the many offers, discounts and privileges.

# Interac e-Transfers

Whether you're paying back a friend, helping out a loved one or paying rent and child care fees, Desjardins offers 2 simple and secure ways to transfer funds via AccèsD Internet or mobile: money transfers between individuals and *Interac* e-Transfers.

*Interac* e-Transfers are a simple and secure way to transfer funds to a recipient at another Canadian financial institution or Desjardins.

All the recipient needs is a bank account in Canada and an email address or mobile phone number. Transfers must be in Canadian currency.

## How it works



To transfer funds to a recipient, you must be registered for AccèsD.

All you need to know is the email address or mobile phone number of the person to whom you want to transfer funds. This information is used only to notify the recipient that a transfer has been made

Recipients receive an e-mail or text message notifying them that the funds can be deposited to their bank account. You receive an email or text message confirming that the funds have been deposited to their bank account

Log on to AccèsD and follow these steps to make an *Interac* e-Transfer.

## Member Satisfaction Survey

Member satisfaction is our priority. That is why we are conducting a brief telephone survey of randomly selected members.

If you receive a call please be assured your answers are strictly confidential and by taking the survey we can better understand your needs, identify our strengths and determine the areas that need improvement.

As always, we are aware of the telephone scams being perpetrated, therefore keep in mind, at no time will the survey include the need for you to divulge personal information.

Nia:wen - Thank you.



## *Donations/Sponsorships to June 2014*



Mandie Montour presenting cheque to Vanessa Horn -  
Echoes of a Proud Nation Pow Wow \$5,000



Eleanor Paul and Jean Guimond accepting cheque  
for The Relay for Life Walk - \$300

Also donated to or sponsored the following:

- Kahnawake Jr. B. Hunters Lacrosse
- Alzheimer Society
- Minor Lacrosse Player Profile Segment - Mohawk T.V.



Charleen Schurman accepting cheque for  
Kateri Memorial Foundation Golf Tournament - \$500

## *Inside the Caisse*

### *Congratulations*



Karen Skye  
25 years of service



Katie Diabo  
5 years of service



Lynn Rice  
25 years of service



Mandie Montour and April Diabo  
accepting token of appreciation from  
"Where the Creek Runs Clearer"



Caisse Populaire Kahnawake  
Service Complexe  
P.O. Box 1987  
Kahnawake, Mohawk Territory  
J0L 1B0  
450-638-5464

**St. Jean Baptiste**

Closed

Saturday, June 21, 2014  
Monday, June 23, 2014

Regular Hours Resume  
Tuesday, June 24, 2014

**Canada Day**

Closed

Saturday, June 28, 2014  
Monday, June 30, 2014

Regular Hours Resume  
Tuesday, July 1, 2014

## **Caisse Populaire Kahnawake Mission**

- **Provide members, regardless of the scope of their needs, access to high quality financial services adapted to those needs, while guaranteeing concrete financial advantages, and thoughtful and considerate service on a human level.**
- **Contribute to their cooperative, economic and financial education.**
- **Contribute to the development of community and of cooperation.**

### **Credits**

Content

April Diabo  
Tricia Collier

Printing

Anishinabe Printing

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