



# Caisse Populaire Kahnawake

## ONKWAWIS:TA IONKWAHAWI

March 2015

### 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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## Annual General Meeting

The Caisse Populaire Kahnawake's Annual General Meeting will be held on Wednesday, April 29, 2015 at 99 Restaurant. All members are invited to attend and participate (see page 2). However, dinner seats are limited, please reserve as soon as possible.

The Caisse Populaire Kahnawake decided in 2014 to publish a shortened version of the Annual Report. The shortened version will contain all the elements of an Annual Report including a summary of the Financial Statements. The complete version of the financial statements will be available at the meeting and at the Caisse for those who prefer the entire document.

If you wish to receive an electronic copy of the 2014 financial statements\* prior to the meeting, contact April Diabo @ 450-638-5464 ext. 7134250 or email [april.diabo@desjardins.com](mailto:april.diabo@desjardins.com) or [a-diabo@hotmail.com](mailto:a-diabo@hotmail.com).

If you are not on our email list, sign-up by emailing April Diabo or come by the Caisse Populaire and complete an email form.

\* The electronic version of the financial statements will not be available before April 24, 2015.

# Annual General Meeting Notice

To Members of the Caisse Populaire Kahnawake:

You are hereby convened to the Annual General Meeting of the Caisse Populaire Kahnawake, which will take place on:

Date: Wednesday, April 29, 2015  
Time: 5:30 p.m.  
Location: 99 Restaurant - Route 138

At the meeting, members will receive information on the Caisse's Annual Report and the Board of Supervision Report. They will decide on the distribution of annual surplus earnings and vote on the payment of member dividends from the reserve. There will be an election of the Board of Directors and the Board of Supervision, and address any other items on the agenda. There will be two question periods, one directed to the Board of Directors and the other to the Board of Supervision.

## **Election**

Any person who is a full member of the Caisse shall be considered eligible, as long as that person has been a member for at least 90 days and eligible under the terms of the Act respecting financial services cooperatives and they do not hold a position that is incompatible with the Desjardins Group Code of Ethics and Professional Conduct. All candidates must consent, in writing, to a security check and a credit check and should begin to develop the knowledge and skills required to carry out the role of an Officer. Nominations may not be submitted at the General Meeting unless prior written notice, signed by a member and countersigned by the candidate, is given according to the rules defined by the Caisse Internal By-laws and remitted to the Caisse before closing time on April 10, 2015. Nomination forms are available at the Reception Desk of the Caisse Populaire Kahnawake during regular business hours.

## **Board of Directors with terms expiring in 2015 are as follows:**

Linda Deer, Vice President, Board of Directors  
Nelva Diabo, Board of Directors  
Marcy Delisle, Board of Directors

## **Board of Supervision with a term expiring in 2015 is as follows:**

Marilyn Johnson, Board of Supervision

(All members who wish to run for an elective position must complete a nomination form)

All members of the Caisse are cordially invited to attend and participate in the Annual General Meeting. However dinner seats are limited, please reserve as soon as possible.

**Peggy Mayo-Standup**  
**Secretary, Board of Directors**

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

Volunteers promote and improve the quality of life for individuals and enables community organizations/ programs to succeed.

The Caisse Populaire Kahnawake is committed to supporting those who volunteer by recognizing their efforts with a small token of appreciation at the Annual General Meeting.

Therefore, if you know of someone who has served our community in a volunteer capacity, nomination forms are available at Caisse Populaire Kahnawake reception desk during regular business hours.

Deadline for submission:

Friday, March 20, 2015 @ 12:00 noon.

## CPK Scholarships

The Caisse Populaire Kahnawake offers:

- Three University (\$3,000)
- Three C.E.G.E.P./Vocational Studies (\$3,000)
- Two High School (\$1,000)
- Bursary/Scholarship for the Kanien'keha Ratiwennahni:rats Adult Immersion Language Program (\$1,000)

The total amount available for distribution is \$8,000.

**Applications are available at the C.P.K. reception desk beginning February 23, 2015**

**Deadline: Friday, May 22, 2015 @ 12:00 noon.**

**Awards will be distributed mid-October**

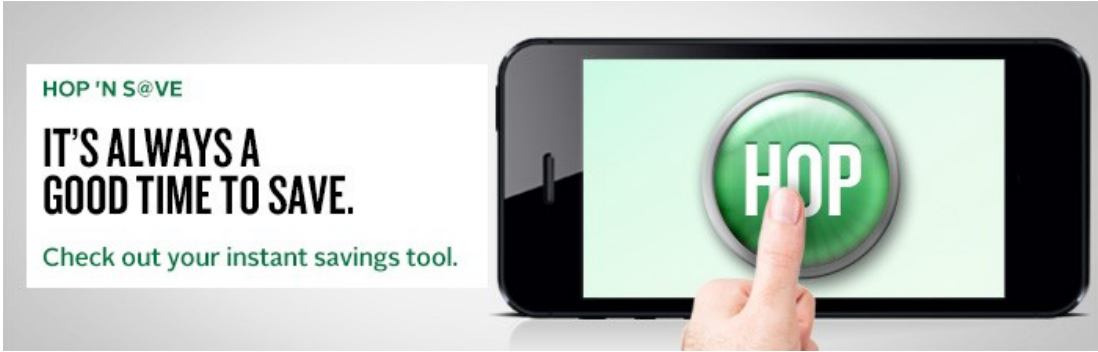
For more information contact

April Diabo, C.P.K. Communications Coordinator

@ 450-638-5464 ext. 7134250 or email [a-diabo@hotmail.com](mailto:a-diabo@hotmail.com) or [april.diabo@desjardins.com](mailto:april.diabo@desjardins.com)



# Hop 'n S@ve



## Being a Member has its Advantages

Between metro stops, while waiting for the movie to start or while downloading your favourite tune - It is always a good time to save with Hop 'n S@ve, our new instant savings tool.

Click, transfer, save and reach your goals!

How it works

1. Download the Desjardins mobile services app. If you already have it, go to step 2.
2. Click on the **Hop 'n S@ve** icon. The first time you use it, you'll be redirected to AccèsD.
3. Create a savings goal and choose a category. You'll also get all the advantages of a High Interest S@vings Account, which is opened automatically when you create a savings goal, no fees or strings attached.
4. Select a source account and enter the amount of your transfer.

**Click Transfer and you're done!**

**Do it again and again and watch your savings grow!**

Once you set up Hop 'n S@ve, you won't have to log in again to use it. Without entering a password, you'll be able to:

- transfer money for your savings goal whenever you want
- check the balance of your source account and your savings goal
- see your savings progress in graph and percentage form

Try it today with your Desjardins mobile services app for Apple (iPhone, iPad and iPod touch) and Android products (smartphones and tablets).

# Desjardins Travel Insurance

## Being a Member has its Advantages

As a Desjardins member, you're entitled to a three-day discount on Desjardins Travel Insurance<sup>1</sup>. Planning a seven-day trip? You only pay for four days. And if you'll be away for three days or less, it won't cost anything!

To get your 3-day discount<sup>2</sup>, take out Desjardins Travel Insurance **before you leave** for the duration of your trip (including trips of 3 days or less).

A policy will be issued for the duration of your trip and a 3-day discount applied to your insurance premium.

Read your policy carefully before you leave. Your coverage could include some restrictions, limitations and exclusions.

### What else you get when you choose Desjardins

When you own certain Desjardins products, **you, your spouse and any of your dependent children travelling** with you, you get Desjardins Travel Insurance **at no cost**, for any business or pleasure trips of three days or less you take outside your home province.

### Travel notification

If you're going to be travelling outside the country, you can let us know via [AccèsD](#) that you plan to use your credit card abroad. You don't have to call or visit your caisse. This secure service is available 24 hours a day.

1. Members must take out Desjardins Travel Insurance for the entire duration of their trip before they leave.

2. Certain conditions apply.

One discount per trip per Desjardins member. The 3-day discount cannot be combined with the insurance for trips lasting 3 days or less included with certain Desjardins credit cards and Desjardins products or services.

For more information call: 450-638-5464 or log on to [desjardins.com](http://desjardins.com)

# Youth & Finance

## Preparing for the future: Step by step finance guide

Desjardins along with the Caisse Populaire Kahnawake, believe that it's extremely important to help young people learn how to make enlightened financial decisions and cooperate with others in a constantly changing world. That's why Desjardins developed educational content that parents and teachers can use with youngsters ages 6 to 17.

You can take advantage of the educational tools by going to [Desjardins.com](http://Desjardins.com), click on Co-opme and at the lower portion you will find “Preparing for the future: Youth and Finance”, here you will find activities, articles, tips and videos. And don't forget to check out “Charly and Max.com for more educational activities.



## School caisse: a project for primary schools

What's a school caisse?

A school caisse is an education, savings and cooperation project for elementary school students.

Each school caisse works like a cooperative and operates under the authority and supervision of a local Desjardins caisse.

### Advantages of the School Caisse

Introduces young people to saving in association with the school and the parents.

- Instills basic notions about saving, thriftiness and cooperation.
- Promotes a spirit of individual and collective initiative.
- Enhances children's autonomy and sense of responsibility.
- Is in line with school programs that teach youngsters to be informed consumers.
- Rewards children who regularly deposit their savings with a youth dividend.

Kateri, Karonhianonhnha and Indian Way schools are currently participating in the Caisse Populaire Kahnawake's School Caisse.

# Donations to March 2015



Morgan Phillips and Carol Boyer accepting a cheque on behalf of the Kahnawake Education Center from Mandie Montour. The funds support K.E.C. 2015 Quebec Aboriginal Science Fair.  
\$5,000

Donations were also made to the following:

- Camp Emergo - A camp for autistic children - \$1,000
- Anna Laberge Foundation - Annual Fundraising Campaign - \$500

# Inside the Caisse

## Anniversary



Natalie Deer and Mandie Montour presenting a Certificate of Appreciation to Awi Kirby for 20 years of service.



Mandie Montour and Natalie Deer presenting Tricia Collier with a Certificate of Appreciation for 25 years of service.

## Congratulations



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

### Holiday Schedules

#### **Easter Holidays**

##### Closed

Friday, April 3, 2015

Saturday, April 4, 2015

Monday, April 6, 2015

##### Regular Hours Resume

Tuesday, April 7, 2015

#### **Victoria Day**

##### Closed

Saturday, May 16, 2015

Monday, May 18, 2015

##### Regular Hours Resume

Tuesday, May 19, 2015

## **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  
desjardins.com

#### Printing

Anishinabe Printing

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