



Caisse Populaire Kahnawake

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September 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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WHERE DID THE SUMMER GO?

This is a question many of us are asking, where did the summer go?

Labour Day has come and gone, the kids are back in school and soon we will be celebrating Thanksgiving. How time flies!

Yes, time does go by quickly and before you know it, the child you put on the school bus for the first time is graduating from grammar school, on to high school, college and university.

Are you prepared? With all the government cutbacks it is difficult to know what you will be expected to pay for your child's education.

The Caisse Populaire Kahnawake can offer a solution - Registered Education Saving Plan or RESP.

Give your child the freedom to go after their dreams.

- Take advantage of government grants
- Build tax-free savings
- Various investments offered

Features of RESP

- All investment income generated within an RESP is tax-free as long as it stays in the plan.

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RESP cont'd

- The maximum per beneficiary is \$50,000 over the life of the plan.
- A single beneficiary may have several subscribers.
- There is no registration fee for an RESP.

You can make a full or partial withdrawal at any time with no penalty.¹

- If the beneficiary does not continue studies:
- You can change the beneficiary at any time²
- You can transfer up to \$50,000 of the funds accumulated in an RESP to your RRSP or your spousal RRSP, if you have unused contribution room.

1. Unless your contributions are invested in a Guaranteed Investment Certificate (GIC), in which case withdrawal must be made at maturity to avoid penalty.
2. Certain conditions apply.

Eligibility

- Your beneficiary must have a Social Insurance Number (SIN)
- Must be a resident of Canada

Above is just a small portion of the information available. Contact a Caisse Populaire Kahnawake advisor who can provide you with all the of information and set-up a Registered Education Savings Plan.

Call: 450-638-5464

Between August 17 and September 30, 2015 open an RESP and receive a \$50 bonus deposit. Certain conditions apply. For more information, contact a Caisse advisor.

School caisse: a project for primary schools

MEMBER ADVANTAGE: An exclusive advantage for members

Alphonse Desjardins, co-founder of the Desjardins Group, believed that regular saving habits are best learned in early childhood. That's why he founded the first school caisses in Lévis more than a century ago.



Today, more than **1,100 elementary schools in Quebec and Ontario** have an active school caisse, and more than **100,000 students** deposit their savings there.

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 Caisse Populaire

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.

The Caisse Populaire Kahnawake offers students of Kahnawake schools the advantage of a school caisse.

Contact Audra Ross or Jennifer Decaire

@

450-638-5464



VISA



Caisse Student Visa Contest

Win \$100.00

***Apply for a Student Visa Card
with Overdraft Protection**

***September 1, 2015 to September 30, 2015**

***Eligibility based on approval
Call: 450-638-5464**

Winner will be notified by email!

Which VISA Card is the Best for You?

Want to apply for a Credit Card?

We can help!

Interested in Upgrading?

We can help!

Do you have the right card?

We can help!



Come by the Caisse see a teller or call to speak to an advisor

450-638-5464

Inactive Account



HOW DOES AN ACCOUNT BECOME INACTIVE?

An account will automatically become inactive if no transactions are carried out in the account within one year.

HOW TO REACTIVATE YOUR ACCOUNT ?

Notices are mailed out on a yearly basis over a period of 3 years to notify you that your account is inactive. To avoid fees, simply fill out the form attached to the notice, sign it and return it to the address provided OR come directly to the Caisse anytime during business hours to discuss what options are available to best suit your needs.

INACTIVITY FEES

1st year \$15

2nd year \$30

3rd year \$50



WHO CAN REACTIVATE AN ACCOUNT?

For security measures, **only** the account holder (or proxy) can reactivate the account. The account holder's signature or PIN is required.



After 3 years, if no action is taken on your part, all funds in the account are remitted to Revenue Quebec and the account is closed. For further information on unclaimed assets contact Revenue Quebec @ 1-866-840-6939 or visit their website: <http://www.revenuquebec.ca>



Member Advantages - Pow Wow

The Caisse Populaire Kahnawake had a surprise for Caisse members this summer. The Caisse participated in another Member Advantage Giveaway.

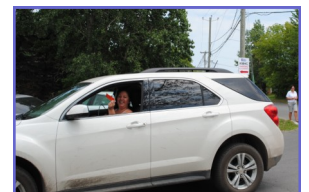
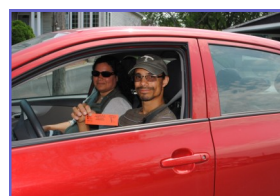
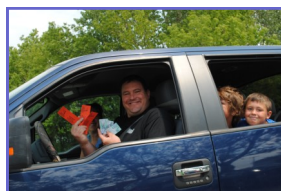
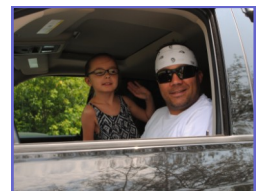
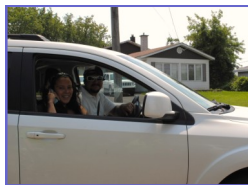
The Annual Echoes of a Proud Nation Pow Wow attendees where the recipients of the latest Member Advantage Giveaway.

On Saturday, July 11, 2015 between 1:00 p.m. and 3:00 p.m., the Caisse Populaire Kahnawake Member Advantage team gave entry tickets to Caisse members who had their ATM Card.

A total of approximately 220 entry tickets were given to members who simply showed their ATM Card.

Below are a few of the members who received free entry tickets in the second Member Advantage Giveaway.

Will there be more Giveaways??? Have ATM Card available, it is always an Advantage.



Donations to September 2105



Golf for Hope
Helping Our Stolen Sisters
\$1,600

Mandie Montour presenting cheque to
Bobby Patton, Melanie Morrison and
Martin Leborgne (organizers)



Moccasin Walk
Kateri Memorial Foundation
\$1,500

Lois Montour accepting cheque from
Mandie Montour



Mohawk Miles
Kahnawake Youth Center
\$3,000

Kahentiio Rice accepting cheque from Mandie
Montour



K103 Jamboree
K103 Radio Kahnawake
\$500

Natalie Deer presenting cheque to Cheryl Deer



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

Thanksgiving Holiday

Closed

Saturday, October 10, 2015

Monday, October 12, 2015

Regular Hours Resume

Tuesday, October 13, 2014

Visit our Website

WWW.CAISSEPOPULAIREKAHNAWAKE.COM

We're on Facebook
Like Us!



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
Billie Jo Ratt
desjardins.com

Printing

Anishinabe Printing