



Caisse Populaire Kahnawake

ONKWAWIS:TA IONKWAHAWI

March 2016

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 Cooperative Difference

As the Caisse Populaire Kahnawake prepares for its 29th Annual General Meeting and nearing its 30th Anniversary, the Caisse performed a review of its Cooperative Difference. The mission of the Caisse is “to contribute to the economic and social well being of the community we serve”. The Caisse shares its resources; we give to each other and take pride in who we are. This is reflected in the allocation of resources to its members and to the community at large.

It is with pride that we share with our members the Caisse’s performance as a cooperative. It is the support of our members who make it possible for the Caisse Populaire Kahnawake to offer the Community Development Project Fund (CDPF), the Donation Fund and Member Dividends. The CDPF total is \$607,243.58, the Donation Fund total is \$1,200,000.00 and the Member Dividends is \$11,370,025.00. The grand total shared with the our members since 1987 and the community is \$13,177,268.58.

Based on the numbers, it is without a doubt that the Caisse Populaire Kahnawake has performed exceptionally as a Cooperative in a short period of time. (refer to page 3 for details)

Please join us for the Annual General Meeting on April 27, 2016 @ the Caughnawaga Golf Club (see page 2). To reserve your dinner seat please contact April Diabo @ 450-638-5464 ext.7134250 or email april.diabo@desjardins.com or a-diabo@hotmail.com.

The Caisse offers an electronic copy of the 2015 financial statements* prior to the meeting. Contact April Diabo to request a copy.

* The electronic copy of the financial statements will not be available before April 24, 2016.

The logo is circular with a green border. Inside, it says "A Legacy of Sharing, Giving and Pride" at the top, "Tsi ichwisiatemahkwa Caisse Populaire Kahnawake" in the middle, and "25" with "XXV" on either side at the bottom. Below the "25" is "TWENTY FIFTH ANNIVERSARY".

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 27, 2016
Time: 5:30 p.m.
Location: Caughnawaga Golf Club (Patton's Route 207)

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 15, 2016. Nomination forms are available at the Reception Desk of the Caisse Populaire Kahnawake during regular business hours.

Board of Directors with terms expiring in 2016 are as follows:

Peggy Mayo-Standup, Board of Directors
Thomas Lahache, Board of Directors

Board of Supervision with a term expiring in 2016 is as follows:

Amy Rice, 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

Cooperative Difference



The Community Development Project Fund (CDPF) has provided financial support to initiatives that enhance the lives of our youth, our elders and our community. The logo the Circle of Giving represents Owner/Members investing in the Caisse, the Caisse investing in the CDPF and the CDPF investing in non-profit organizations. In turn, these organizations provide services to community members, thereby creating a “Circle of Giving”. This would not be possible without the support of our members and the community. The Caisse supports the community and community organizations by the community and community organizations supporting the Caisse. The Caisse also provides a Donation Fund and Member Dividends as part of the Cooperative Difference.

The Caisse Populaire Kahnawake is proud to share the contributions made from the Community Development Project Fund, the Donation Fund and Member Dividends **The combined total is \$13,177,268.58**

The Member Dividends (2002 - 2014) total: \$11,370,025.00 (this amount represents funds paid to individuals for use of services)

Community Development Project Fund (2004 – 2014 distributed \$607, 243.58).

Mohawk Council of Kahnawake	\$ 72,708.00
Kahnawake Community Organizations	\$214,530.00 (i.e. Kateri Foundation, Elders Lodge, Assisted Living, etc)
Education	\$185,385.00
Echoes of a Proud Nation Pow Wow	<u>\$ 60,000.00</u>
Total	<u>\$532,623.00</u>

The balance of \$74,620.58 went to various other programs/projects developed by community members in an effort to improve the quality of life of our community and its members.

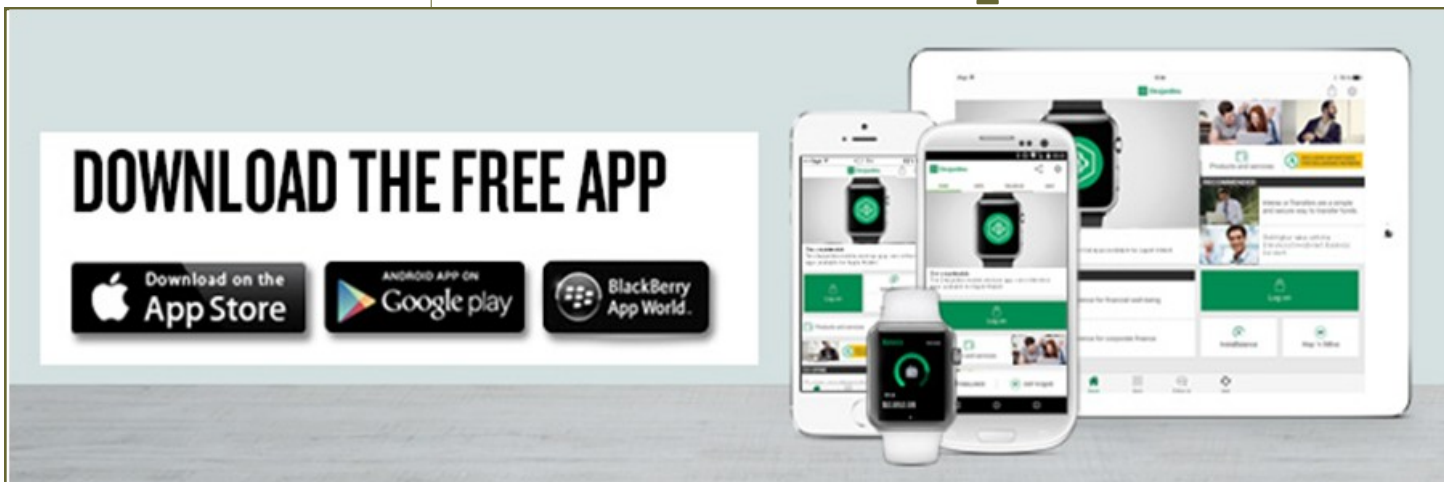
Donations to 2015 = \$1,200,000.00 - This amount represents donations given to Kahnawake’s recreational, educational and community organizations/programs.

- Echoes of a Proud Nation (**\$130,000.00**)
- Minor Hockey (tournaments, jackets)
- Minor Lacrosse (tournaments, shirts)
- Kahnawake Figure Skating
- Kahnawake Youth Center
- KYC Mohawk Miles Tee Shirts Giveaways (since it began)
- Indigenous Games
- National Aboriginal Hockey Tournaments
- Various School Initiatives and equipment
- KSCS Initiatives
- Kateri Memorial Foundation
- Kahnawake Survival School
- Relay for Life
- Caisse Scholarships (**\$24,000.00**)
- Kateri Food Basket
- Kateri Memorial Hospital Center
- Kahnawake Schools - (**2011—\$34,000**)
- K103 Radio
- Kahnawake Fire Brigade
- Golden Age Club
- Kahnawake Christmas Basket
- Kanein’keha:ka Onkwanwen:na Raotitiohkwa Cultural Center
- Kahnawake Library
- Kahnawake’s Churches
- Young Adults Program & Teen Social Club
- Numerous fundraiser/sponsorships, etc, etc.

With the exception of a few thousand dollars, all funds were donated to Kahnawake organizations and programs. All outside donations directly support Kahnawake i.e. Montreal Children’s, Camp Emergo (autistic children), Alzheimer’s Association.



Mobile Deposit



Use Desjardins mobile services to make your standard financial transactions securely and get financial information on your smartphone or tablet, no matter where you are. With your Apple Watch or Android Wear smartwatch, you can even check your account balances and save for special projects.

There are no additional fees for using Desjardins mobile services.

Download free mobile apps for Apple® (iPhone, iPad, iPod touch and Apple Watch) and Android™ products (smartphones, smartwatches and tablets), as well as a website shortcut for BlackBerry® (smartphones).

Mobile deposit allows members to deposit a cheque without having to go to the caisse or ATM. It's easy: simply take a picture of your cheque.

Are you an AccèsD Affaires user? See [Mobile deposit for businesses](#).

How mobile deposit works

1. You must activate the service and read and agree to the terms of use the first time you use mobile deposit.
2. Take a photo of the front and back of your cheque using your smartphone or tablet.
3. Enter the amount of the cheque and select the account you wish to deposit to.
4. The amount deposited will be credited to your account immediately.

Repeat for each cheque you wish to deposit. **It's easy, quick and free!**

What you need to know

- Most cheques are eligible for mobile deposits.
- The cheque must be in Canadian currency and come from a Canadian financial institution.

MasterCard

Cash Back World MasterCard

Card features you'll like the most

Cash back

Make your everyday purchases profitable.

Mobile Device Insurance

Protect your cellphone, smartphone or tablet.

Travel Insurance

For the first 3 days of your trips.

Purchase Protection and Extended Warranty

For most goods purchased with your card.



Additional card features

Accord D financing



Accord D financing

Quick and flexible financing for projects that are important to you.

Manage your account



Manage your account

On your computer, smartphone or tablet.

Zero Liability in the event of fraud



Zero Liability in the event of fraud

Against fraudulent transactions made to your card.

Cash advances



Cash advances

Up to \$5,000 a day, anywhere in the world.

Additional card at a low cost



Additional card at a low cost

You can get an additional card for your spouse or family member for only \$10 a year.

Hertz discount





Caisse News

Mrs. Rita McComber/Caisse Populaire Kahnawake Volunteer Award

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

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, April 1, 2016 @ 12:00 noon.

CPK Scholarships

The Caisse Populaire Kahnawake offers:

- Two - One Thousand Dollar University Scholarships
- Two - One Thousand Dollar C.E.G.E.P./Vocational Studies Scholarships
- One - Five Hundred Dollar High School Award Scholarship
- One - One Thousand Dollar Bursary/Scholarship for the Kanien'keha Ratiwennahni:rats Adult Immersion Language Program

Applications are available at the C.P.K. reception desk beginning February 29, 2016

Deadline: Friday, May 20, 2016 @ 12:00 noon.

Awards will be distributed mid-October

For more information contact

April Diabo, C.P.K.

Communications Coordinator

Donations to March 2016



Phyllis Fazio accepting cheque on behalf of the
Kahnawake Figure Skating Club from
Mandie Montour

\$1,000.00



Earlyn Sharpe and Megan Lafleur accepting
cheque from Mandie Montour for the
Karonhianonhnha Breakfast Program

\$1,000.00

Donation also made to the following:

- Camp Emergo - A camp for autistic children
\$1,000.00

Newsletter Change

The Onkwawis:taionkwahawi Newsletter published its first issue in 2008, in an effort to keep our members informed.

Since that time there has been many changes in the methods of communications. The Caisse now has a Facebook page, a Website and an Email Service providing essential information on holidays, advertising and notices i.e., scholarships, annual meetings, etc.

After re-evaluating the purpose of a quarterly issue, it has been decided to change the sequence of the Newsletter to a monthly issue, thereby providing more current information to our members.

The monthly issue will be smaller, one or two pages, or more when necessary. We hope this new format will be welcomed as an improved effort to keep you informed.

Please look for our monthly issue beginning May 2016.



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

Holiday Schedules

Victoria Day

Closed

Saturday, May 21, 2016

Monday, May 23, 2016

Regular Hours Resume

Tuesday, May 24, 2016

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

Editing
Heather Bauersfeld

**We're on Facebook
Like Us!**

