



# Caisse Populaire Kahnawake

## ONKWAWIS:TA IONKWAHAWI

September 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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## Back to School



### How to go shopping for school supplies with your children.

#### Useful tips

Back-to-school shopping is an excellent opportunity to put into practice the financial skills acquired or being acquired by your children.

Here are 4 steps to make back-to-school shopping an educational activity:

#### 1. Plan your purchases

Look through flyers with your children to find the items they need. This activity is a great opportunity to discuss prices and savings. Write down the price of the items directly on the school supply list to help your children effectively assess the cost of items they put in their basket while staying on budget. Bring a calculator to the store to help them calculate their purchases.

#### 2. Plan your itinerary

There are many available options. Some choose to shop for savings from store to store, while others prefer to save time by shopping at a single store. Some stores even have pre-made bundles that include items on your children's back-to-school list. If this option is available, ask your children to determine the best purchase option (items found in flyers or bundles provided by the retailer).

You can also encourage your children to buy local by shopping at a small retailer in your neighborhood.



## Back to School Shopping cont'd

### 3. Switch roles once you're at the store

Push the shopping cart yourself and let your children manage the inventory of their back-to-school list: document pockets, notebooks, pencils, binders, accessories, etc. Simply ask them questions; ask them to compare items. Challenge them to find **the** product with the lowest price. Ask them to write down the price of each item on the list next to the price you established at step 1.

### 4. Check and calculate the total purchase amount

Before going to the cash, go over the list of purchases with your children. Did they find everything they need? Did they stay on budget? Ask them to use a calculator to calculate the purchase total and the applicable taxes.

#### Useful tips

Discounts, savings, sales - your children should already be familiar with the idea of saving money. Back-to-school shopping is one of the best ways for them to learn to save. Schools are not the only place in which education takes place. In store, online, or by browsing through catalogues, feel free to encourage your children to think critically:

- **Compare items** - Why is this item more expensive, when it's very similar to that other item? Why do you think this item costs less? Maybe it's a matter of quality, brand, features, etc.
- **Search for the lowest price** - Compare the prices of 2 similar items or between 2 different stores.
- **Look at items and list them from 1 to 10, with 10 being the best option** - Together, list all similar products
- **Guess the lowest price by hiding the real price** - You may be surprised at how perceptive your children are when it comes to guessing prices. If they hesitate often, give them examples they understand by referring to **Price Tag Game**. (found on Desjardins.com - punch in Back to School)  
**Stay on budget** - If the total exceeds the budget you set, look for similar products that cost less. It's an opportunity to go over your priorities and play the substitution game.

#### Useful tips

Are you ready to go back-to-school shopping with your children? Hold on a minute. You may already have the item at home, ready to be reused. Did you think about that?

- **Items to reuse for a few more years** - Backpacks, binders, lunchboxes, pencil cases, rulers, scissors, calculators and all other items that are in good condition or almost new. Teach your children about the importance of recycling certain things rather than throwing them away. Moreover, some items can be reused the following year.
- **Items to reuse for one more year** - New or barely used notebooks, pencils and pens, labels that are still readable and bear your child's name, notepads and sports clothes.

**Items to store away** Filled out notebooks, last year's agenda and course notes should be placed in a box in case your children need them in the future.

Have a Great School Year!

# FOR STUDENTS ONLY card

- Interest rate : 19.9%
- **Low interest rate:** optional 12.9% (\$30)
- **Annual fee:** none
- Card image personalization service
- 3-Day Travel Insurance at no charge
- Mobile Device Insurance



## Card Features:

- Card image personalization service - only available at Desjardins
- Insurance - Travel and accident insurance, including Mobile Device insurance
- Accord D Financing - A second separate credit limit on your Visa Desjardins card
- Cash advances - Up to \$2,500 a day anywhere in the world
- Manage your Visa account on AccèsD - Centralized access online at all times
- Additional Card - No fee
- Payment Reminder - Receive a reminder by email 3 days before your bill is due
- Zero Liability in the event of fraud - Against fraudulent transactions made to your card
- Hertz discount - Up to 10% at participating Hertz locations worldwide
- Mobile payment service - an easy way to pay for your purchases

## Other Advantages

- Better security through chip technology
- 21– day grace period to pay your bill without incurring credit charges
- No transaction fees
- PayWave contactless payment technology and mobile payments

This product is part of the  
student  
**plan**  
offer

## Member advantages

As a Visa Desjardins FOR STUDENTS ONLY cardholder, get an annual cashback of \$25 credited to your account. Cashback is credited to your account within 60 days of the account anniversary date. For members age 18 to 25 inclusively. See eligibility requirements at Desjardins.com

Have any questions about the FOR STUDENTS ONLY card. Call 450-638-5464 to more information.



# Visa Overdraft Protection

## How it works:

Once you add the overdraft transfers to your personal chequing account, the transactions that exceed your account balance are still authorized. A cash advance on your Visa Desjardins card automatically covers your account at the end of the business day.

## Who is this for?

For members who want:

- ♦ to avoid account overdraft charges and the inconveniences of a temporary lack of funds.
- ♦ more leeway in managing their personal finances.

## Advantages

- ♦ Avoid account overdraft charges and NSF charges.
- ♦ No sign up fees, no monthly fees and no transaction fees.
- ♦ Interest charges for cash advances on your Visa Desjardins card are lower than NSF charges.
- ♦ Helps maintain your credit rating, which financial institutions check when you apply for a loan.

## The service is like a safety net when you make the following transactions:

- ♦ cheques
- ♦ bill payments
- ♦ direct payments
- ♦ loan payments at your caisse
- ♦ withdrawals
- ♦ direct withdrawals
- ♦ transfers between 2 accounts



## Balance

The amount of the cash advance used to cover your overdraft will be added to your Visa Desjardins card. You can pay the balance any time at an ATM, on AccèsD Internet or AccèsD Telephone, or at your caisse. Maximum amount permitted corresponds to the authorized credit limit on your Visa Desjardins card at the time the advance is required, and to a maximum of \$5,000 per day.

## Interest rate

Cash advances are subject to the same interest rate as your Visa Desjardins card. If you think you won't be able to pay the balance of your Visa Desjardins card, apply for a low interest rate card to reduce your interest charges.

## Flexibility

You can add or remove the service at any time through AccèsD or at the Caisse.



If a cheque or direct withdrawal cannot be processed due to insufficient funds in your chequing account and the limit credit on your Visa card has been exceeded, the NSF charge will apply.

Your visa account and credit rating must be kept in good standing otherwise the overdraft protection will be revoked by Visa Desjardins without prior notice.

# STOP PAYMENTS through



## What is a Stop Payment?

A request made to a financial institution to cancel a check or payment that has not been processed yet. A stop payment order is issued by the account holder, and can only be enacted if the check or payment has not already been processed by the recipient.



## KNOW YOUR RESPONSIBILITIES

- ◆ Unless the member revokes the stop payment, it remains in effect for a maximum period of 190 days from the date the cheque was issued, and a stop payment on a pre-authorized payment remains in effect for a maximum period of 372 days from the date the stop payment order was placed. To resume payments you must remove the stop payment from AccèsD otherwise the payment will continue to be returned as stop payment.
- ◆ Stop payments on pre-authorized payments or any modification to such a stop payment must be made before 5:00 p.m. on the date the payment is to be processed. Stop payments on cheques can be made at any time.
- ◆ Stop payment fees are debited from the account on which the cheque was drawn or from which the pre-authorized payment was paid. If the account balance is too low to cover these fees, the stop payment will not be made.
- ◆ A stop payment may not be placed on a cheque or pre-authorized payment that has already been paid and debited from his or her account.
- ◆ Unless deleted by the member or caisse, stop payment orders placed by the member remain visible on AccèsD Internet for a maximum period of 190 days from the date the cheque was issued, and a stop payment on a pre-authorized payment remains in effect for a maximum period of 372 days from the date the stop payment order was placed. The Cardholder is responsible for verifying that a stop payment has been processed according to his or her instructions before deleting it.



## READ THE TERMS TO GET A BETTER UNDERSTANDING



- ◆ The caisse cannot be held liable for any loss or damage that he/she may suffer as a result of an error made when entering the information about the stop payment to be made, or due to the fact that the information entered was incomplete.
- ◆ The member releases the caisse from any liability it might incur by stopping payment on a cheque or pre-authorized payment on which the member has placed a stop payment order.
- ◆ The caisse cannot be held liable in the event the payment is made despite the stop payment order placed via AccèsD Internet, unless the payment results from gross negligence on the part of the caisse.
- ◆ For pre-authorized payments, these terms of use do not in any way affect the cancellation rules applicable to pre-authorized debits made in compliance with the Canadian Payments Association Rule H1. The Cardholder must refer to the Payor's PAD Agreement signed with the product and services provider to find out his or her rights or visit [www.cdnpay.ca](http://www.cdnpay.ca).





## VISA - ODYSSEY GOLD



### Do you travel with your Grandchildren?

The **VISA ODYSSEY GOLD** card has intergenerational coverage, unique in Canada.

When you own the Visa Odyssey Gold card, you, your spouse and dependent children benefit from **complete travel insurance coverage**. Your grandchildren also benefit from complimentary intergenerational insurance coverage when travelling with you.

- Emergency Health Care Coverage up to \$5,000,000, for up to 48 days per trip.
- Trip Cancellation Insurance up to \$2,000 per person if trip is cancelled prior to departure and unlimited coverage in case of trip interruption after departure.
- Baggage Insurance up to \$1,000 per person if baggage is stolen or damaged, and up to \$500 if baggage is delayed.
- Common Carrier Accident Coverage up to \$1,000,000 in case of accidental death or dismemberment.
- Travel Assistance Service available free, 24 hours a day, 7 days a week.
- Auto Rental Collision/Loss Damage Insurance up to 48 consecutive days.

**Complementary travel services** - No-fee travellers cheques, discounts at Hertz worldwide. Go to Desjardins.com for more information .

## Start the Month Feeling Like \$500 Bucks Contest

### Grand prize

**\$500** a month in your account for 12 months, when you open an account at a Desjardins caisse, you could win a grand prize worth \$6,000. Imagine: \$500 a month for 12 months. What a way to make life a bit more comfortable!

**How to enter - Open an Account at Caisse Populaire Kahnawake**

### Secondary prizes

1 of **100** gift cards of **\$50** each, valid at nearly 100 retailers, of the winner's choice

10 prizes will be awarded each week! The earlier you enter, the greater your chances of winning!

**See the contest rules: [Desjardins.com](http://Desjardins.com)**

Please be reminded, this contest is for young adults 18 to 25 years old. Thank you.

# Donations/Sponsorships to September 2014

- Kahnawake Peacekeepers Golf Tournament \$500.00

The Kahnawake Peacekeepers golf tournament was held on August 2, 2014 at the Caughnawaga Golf Club.

The event was very successful and the total raised to support the Kahnawake Shakotia'takehnhas Community Services "Where the Creek Runs Clearer" Youth Group was \$15,780.44.

Congratulations to all the supporters and organizers of the tournament.



Natalie Deer presenting cheque to  
Peacekeeper Forrest Horn



- Kahnawake Schools Diabetes Prevention Project - \$300.00

To support KSDPP fundraising Golf Tournament.

Mandie Montour presenting cheque to Amelia McGregor and Cheyenne McComber, representing KSDPP



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Caisse Populaire Kahnawake



## Caisse Populaire Kahnawake Website

On June 25, 2014, the Caisse Populaire Kahnawake launched its website.

The website gives you access to events, news, and publications. It will also include information on personal and business services and our business hours. There is 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 Populaire Kahnawake.

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



**Caisse Populaire Kahnawake**  
P.O. Box 1987  
Transit: 30539-815  
Kahnawake Service Complex  
Kahnawake, Quebec  
J0L 1B0

<http://www.caissepopulairekahnawake.com>

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



Caisse Populaire Kahnawake  
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P.O. Box 1987  
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J0L 1B0  
450-638-5464

## **Thanksgiving Holiday**

### **Closed**

**Saturday, October 11, 2014**

**Monday, October 13, 2014**

### **Regular Hours Resume**

**Tuesday, October 14, 2014**

## **Remembrance Day**

### **Closed**

**Tuesday, November 11, 2014**

### **Regular Hours Resume**

**Wednesday, November 12, 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  
Billie Jo Ratt  
Desjardins.com

### **Printing**

Anishinabe Printing

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