WILDFIRE UPDATE

Williams Lake and District Credit Union wishes to send a huge thank you to Spruce Credit Union in Prince George. With Spruce’s help, we were able to provide services to those members who were evacuated to Prince George during the recent wildfires. Our IT departments worked together to provide access to WLDCU’s banking system and Spruce provided a dedicated teller wicket for our members. Even when our own staff members were not manning the wicket, Spruce employees were doing their best to help our members get their banking done.

Kudos are also due to the staff at our smallest branch in the Bella Coola Valley. Branch staff went above and beyond, fielding telephone inquiries from members of our Williams Lake and 100 Mile House Branches when both were closed due to mandatory evacuations.

We are pleased to be getting “back to normal” after the wildfires; however, we acknowledge that some of our members have suffered losses and will need our support to get back on their feet. While we are happy to note that we have assisted many members by making alternative payment arrangements for their Credit Union loans and mortgages, we continue to encourage our members to reach out to their retail or commercial lender if further assistance is required. Williams Lake and District Credit Union remains firmly committed to supporting our members through this crisis.

REFER A FRIEND PROGRAM

Congratulations to Mike Huber, the latest winner in our Refer a Friend program. Mike accepted his prize while he was on evacuation due to the recent wildfires — we hope we brightened your day Mike!

It’s easy to earn your own chance to win your choice of an iPad Mini or $500 cash:

1. Obtain a Refer a Friend “business card” from any staff member at Williams Lake and District Credit Union. Give the card to your referred friend to bring into the Credit Union.
2. Your referred friend must be new to Williams Lake and District Credit Union.
3. If your referred friend qualifies for membership and opens a share account along with one other product or service, your name will be entered into the semi-annual draw.

The deadline for the next draw is December 31st – don’t miss your chance to win!
INSURANCE AND YOUR INCOME

A message from WLD Financial Services Ltd.

Major life events bring changes that often call for a review of your financial plan. When your income increases; when you’re about to borrow for a new home or car, move to a new job, or enter a marriage; or when your family grows, there’s more on your mind than your insurance coverage. However, when meaningful change happens, it’s a sure sign to look over your insurance strategy and how it fits in your overall financial plan.

It’s understandable that when we think of life insurance, we may think about the negatives associated with insurance, such as the loss of a loved one. However, there is a positive side to insurance – you are buying peace of mind and protection for your family and loved ones.

Imagine your spouse having to make mortgage payments, pay living expenses, put your children through school and prepare for retirement when the earnings expected from your career are cut short. Having the right type and amount of insurance will ensure that life continues without major sacrifices and struggle for your family. Our ability to earn an income is clearly valuable to our spouses and family.

Insurance can be thought of as financial protection for dependents. It can replace the income that your family will lose if you were to die unexpectedly, become critically ill or were disabled and unable to continue working. With the right amount of insurance, you’re making sure that the money you intend to earn in your working life will be there for your spouse or family to use.

There are many different ways to meet your insurance needs. WLD Financial Services can help in specific areas, such as with life, disability, and critical illness insurance products. Call Craig Glover today at 250-398-9618 for a no-cost, no-obligation appointment.

WLD Financial Services Ltd. is a subsidiary of Williams Lake and District and Credit Union offering financial planning, life insurance and investments.

BELLA COOLA VALLEY BURSARY RECIPIENT ANNOUNCED

Jordan Tuck, a graduate of Sir Alexander Mackenzie Secondary School, has been selected as the recipient of a $1,500 Williams Lake and District Credit Union bursary. Jordan will be attending the Forestry Resources Technology program at Selkirk College in Castlegar, and hopes to return to work in Bella Coola after completing his post-secondary education. Since the age of 14 Jordan has worked summers at Bella Coola Seafoods, and has gained a deep appreciation for the positive impact that local small businesses have in rural communities. Jordan has long-standing family ties both in the Bella Coola Valley and with the Credit Union. His great-grandfather, George “Buster” Tuck was a steadfast supporter of the Board of the former Bella Coola Valley Credit Union. Congratulations Jordan!

IMPORTANT REMINDERS FOR OUR MEMBERS

Insurance
It is necessary for us to remind all members periodically that under the terms and conditions of your mortgage and/or chattel lien with the Credit Union, you are required to maintain insurance to the full insurable value of your property and/or chattels with loss, if any, payable to Williams Lake and District Credit Union.

Property Taxes
All members are reminded that under the terms and conditions of your mortgage with the Credit Union, you are required to keep your property taxes current.

Social Insurance Numbers
If you earn interest, the Income Tax Act requires you to provide your Social Insurance Number to your financial institution.