



SPIRITWOOD

CREDIT UNION LIMITED
COMMITMENT. PROSPERITY. COMMUNITY.

August 2016

Check out our New

Website!!!

www.spiritwoodcu.com

After you have used our new website for your online banking needs

Please leave us your feedback and you will be entered into a draw for an **Awesome Prize!!**



Upcoming Events

National Senior's Day –Oct. 1st

National Credit Union Day Oct.
20th

Come celebrate with us!

Planning to Travel? Outside of Canada. Make sure you notify the Spiritwood Credit Union to ensure you have access to cash while abroad.



Farmer Appreciation Barbeque was a great success! Thank you to all our members who joined us for burgers, salads, drinks & cake on July 26th, 2016



Congratulations to our Prize winner's –Eric Baynes, Fay Berg, Lorne Friesen, Erin Wingerter, Norm Funk, McKayla Gaboury, Armand Smith, Lamont Heppner and Cecilia Heppner. Meals in the Field winner-Tanner Gaboury

Spiritwood Credit Union Limited

PO Box 129, 201 Main Street, Spiritwood, SK. S0J 2M0 Website:

www.spiritwoodcu.com

Email: contactus@spiritwood.cu.sk.ca Lost &/or stolen Member cards,
Global payment cards 1-800-567-8111

Hours: Monday – Thursday 9:00 a.m. – 4:30 p.m. Friday 9:00 am – 5:00
p.m. Sat. /Sun. closed

ATM 24 HOUR 7 DAYS A WEEK

Congratulations to the Spiritwood High School graduating Class of 2016!

Best of Luck in your Future Endeavors

Congratulations to Teigan Knot for being the recipient of our Spiritwood Credit Union scholarship!



Term Deposit Member's –Spiritwood Credit Union will no longer be issuing an Agreement Certificate for every term deposit [renewal](#).

We offer Index-Linked Term Deposits and RRSPs. Choose from Prairies Basket, Market Flex and North American Market. Like your deposits, the principal is always 100% guaranteed. If you are interested in these next available series, please contact us at your convenience!

We have recently updated our Youth accounts from Kirby Kangaroo to "Fat Cat"

YES, FAT CAT is BACK!!!

Come save for your future with us!

Reminder to Members

***Our office will be closed on Sept. 5th, 2016
for the Labour Day Holiday!***

Are Budgets Realistic for Students?

Money can sometimes be tight for high school and university students, and the urge to spend it on clothing, electronics, entertainment and other items can be overwhelming. Plus is sticking to a budget a realistic proposition for most students?

Surprisingly, yes! The trick seems to be in keeping the budget realistic. The key to good budgeting is keeping a sensible and accurate record of all income and expenses. With that, you can determine your spending priorities and allocate your money accordingly. In order for you to keep your budget realistic, make sure you leave some wiggle room for the odd indulgence here and there so it's possible to stick with it over the long term. Too strict of a budget means failure! Planning to further your education? Spiritwood Credit Union offer's Student Loan's to those who qualify. Call us to make an appointment for all your Student loan needs. We would like to wish our leaders of tomorrow a happy school year.

Credit Union Deposit Guarantee Corporation guarantees to all depositors, 100% repayment in full of all deposits, including index-linked investments in Saskatchewan Credit Union s