

straight talk

Rewarding you for your business?

A modern branch experience

Online shopping fraud



**Believe the unbelievable.
We're paying \$50.7 million
in Profit Share®.**

Retirement and your home

Over the past decade, residential real estate prices have more than doubled in some areas. For retirees and pre-retirees, this brings both opportunities and challenges. While your home is an important part of your retirement plan, it can't take the place of a diversified investment portfolio.

Lack of liquidity. One of the biggest drawbacks to real estate is lack of liquidity. In other words, if you want to sell your home, it could take weeks or even months to find a buyer. With

mutual funds or stocks, you can often sell the same day.

Fluctuating values. Real estate values are not the same across the country or the province and can be affected by a range of local factors. The Calgary market, for example, was red hot when oil prices were high, but when the price of oil dropped, home values declined as well. Unforeseen events like these could have an impact on your home's value right when you need it most.

A diversified plan is the answer.

A well-thought-out plan helps give you the flexibility you need to make the decisions that are right for you. Servus can help you make the most of your home equity and maintain an investment portfolio that reflects your need for security, income and growth.

Call us at 1.877.378.8728 and talk to a Servus financial advisor today.

Rewarding you for your business?

It's not as unbelievable as you may think. Every year we reward you for your loyalty to Servus by giving you a share of the credit union's profits. It's one way we help hard-working Albertans like you feel good about your money and contribute to a stronger Alberta.

This year we're sharing \$50.7 million with our members. Do you know what you'll do with your Profit Share®?

Here are some ideas to help you get the most out of your money:

Save. The more money you have with us, the more profits we can share with you. You can grow your Profit Share by reinvesting it in simple savings products like savings accounts, registered retirement savings plans (RRSPs), tax-free savings accounts (TFSAs) and guaranteed investment certificates (GICs).



Spend. Having some extra cash in your accounts from Profit Share means you can manage your expenses day to day and maybe even buy a new car or take a vacation.



Plan. It's never too late to prepare for and build toward the future. Why not use your Profit Share to start or add to a registered education savings plan (RESP) for yourself or the children in your life? Or you could use it to make sure you have enough insurance or to get your estate in good shape to care for your loved ones.



Borrow. Sometimes borrowing money can be a way to pursue new opportunities like starting a small business. You earn Profit Share on Servus loans and mortgages that meet your needs and suit your life.



You'll see your share of our profits on your December statements. Talk to a Servus financial advisor today about how you can use it. Call us at 1.877.378.8728.

Techno tips

Using technology to create a modern branch experience

What do videoconferencing and touchscreens have to do with banking? Everything, when you're talking about Servus Credit Union's new branch in the Calgary neighbourhood of Panorama Hills. The branch, which is set to open at the end of February 2018, will test a new concept that uses technology to deliver standard banking services, giving staff more time to focus on what they do best — providing our members with expert financial advice.

Among the new technology at the branch will be a personalized ATM (PATM) and a number of interactive digital displays.

- The PATM is where members will do most of their everyday banking transactions. Along with standard transactions like deposits, withdrawals, bill payments and transfers, the ATM will be able to cash cheques, accept US cheques for deposit and exchange cash for different denominations (e.g., exchange a \$50 bill for two \$20s and a \$10). This functionality may not all be available when the branch opens in February, but we plan to add it over time. The PATM

will also be equipped with videoconferencing technology to connect members with an advisor at our Member Contact Centre for help with other, more complex, transactions.

- The interactive digital displays will enable members to customize their banking experience. Through touchscreen technology, members will be able to get information about things like Profit Share®, use a demo of our mobile banking app, explore the branch and learn about its features, take surveys, get tips to keep their finances in order, vote in our board of directors elections and more.

Staff at the Panorama Hills branch will also use videoconferencing to connect members with Servus experts in investments, insurance, estate and trust, and business banking, thus making sure they have access to the information and advice they need, when they need it.

This integration of branch and technology will give members in the Panorama Hills area a unique banking experience that is both modern and focused on their financial well-being.

Online shopping fraud

Shopping for the holidays has never been easier or more convenient. You can find almost anything you're looking for online. But like other online activity, online shopping comes with some risks. Be sure to watch out for:



- Fake e-commerce websites. These are sites created specifically to capture personal information, which can lead to identity theft and hacking. These sites will often entice people by offering a deal they can't pass up and then disappear from the Internet.
- Scams or frauds by sellers who never send the item you've bought.
- Fake escrow sites set up to capture personal information.
- Scams on international websites that aren't secure or don't include reputable sellers.
- Websites that aren't encrypted, leaving personal information open for anyone to see.
- Items that don't meet Canadian safety standards.
- Hidden charges, duties or shipping.

You can tell that a shopping site isn't trustworthy if:

- The site looks unprofessional and includes broken links.
- There are no addresses or phone numbers for the business.
- Sales, return and privacy policies are buried on the site or unclear.
- The back button is disabled and you get stuck on a page.

- The site asks for credit card information before you proceed to make a purchase.

There are lots of ways to protect yourself:

- Look for the lock icon or unbroken key in the bottom right corner of the screen or a website address that begins with <https://>. These are clues that the website is secure.
- Pay by credit card. (Don't send cash.)
- Watch for deals that are too good to be true.
- Don't use public Wi-Fi to shop online.
- Read the site's privacy policy to see how your information will be used.
- Don't respond to an email or pop up message asking for money.
- Check your credit card statements for unauthorized charges.
- Make sure your firewall is turned on.
- Don't allow sites to store your credit card information or to autofill your passwords or personal information like your address.

If you think you're the target of an online shopping fraud, be sure to report it to the Canadian Anti-Fraud Centre.

Voting with a difference

The 2018 board of directors elections are just around the corner. Voting for the board is an important part of what makes banking with a credit union different — and better.

The board of directors is a group of members who dedicate their time and talents to your credit union's success. Their decisions affect you and your money. They hire and evaluate the president and chief executive officer, decide how the credit union makes and spends money and determine how much Profit Share® members get.

When you vote for the board, your voice is also part of those important decisions because you choose who represents your interests around the board table. Get to know the candidates in this year's elections by visiting servus.ca, the Servus Credit Union Facebook page or any Servus branch after January 15, 2018.

Starting on January 22, your voting number will be available through online banking, in branch or over the phone from the Member Contact Centre. With your voting number in hand, you can vote online or in any branch until February 9.

Results of the election will be announced at the annual general meeting (AGM) on March 7 at the Hyatt Regency Calgary. All members are welcome to attend the AGM in person or online. Full details will be available early in 2018.

We look forward to seeing you at the ballot box, on the voting site and at the AGM.



Community news

Taking flight at the Alberta Aviation Museum

From bush planes to bombers to jets, hundreds of aircraft have taken flight from Blatchford Field in Edmonton. The stories of the airfield are on display at the Alberta Aviation Museum. This year Servus is helping to bring this history to more Albertans by sponsoring free access nights at the museum on the last Thursday of every month.

Housed in a World War II hangar, the aviation museum has more than 30 aircraft along with aviation artifacts, a library and flight simulators. Visitors can not only learn about aviation in Alberta but also feel what it must have been like to fly an historic plane by climbing into the cockpit.

Our free access night sponsorship is part of our drive to give Albertans opportunities to enjoy attractions and activities across the province. You can find out more about our community sponsorships on servus.ca.

For more information about the Alberta Aviation Museum, visit albertaaviationmuseum.com.



Heading for the hills in Grande Prairie and Calgary

What's one way to beat the cold this winter? Grab your ski gear, and head for the hills! Once again this season, Servus is sponsoring free ski nights on the hill at Nitehawk Year-Round Adventure Park near Grande Prairie. The adventure park is a non-profit facility run by a dedicated volunteer board and hard-working staff. For more information, check out gonitehawk.com.

New this year, Servus will also sponsor ski Tuesdays at WinSport in Calgary from now until March. Located in Canada Olympic Park, the WinSport hill has terrain suitable for everyone from beginners to elite athletes. Although this isn't a free event, you'll only have to pay \$10 for a lift ticket from 3 to 9pm. On the Servus Ski Tuesdays, our members will also get a 10% discount on all rentals. Visit winsport.ca for details and weather conditions.

See you on the hill this winter!

Holiday hours

Christmas Eve — Sunday, December 24

- Branches closed
- Contact centre open from 9am to 5pm

Christmas Day — Monday, December 25

- Branches closed
- Contact centre closed

Boxing Day — Tuesday, December 26

- Branches closed
- Contact centre open from 9am to 5pm

New Year's Eve — Sunday, December 31

- Branches closed
- Contact centre open from 9am to 5pm

New Year's Day — Monday, January 1

- Branches closed
- Contact centre closed

Online banking, mobile banking, TeleService and most ATMs are open 24/7.

Join our online community

Keep up to date with what's happening at Servus. Follow us on Twitter @servuscu and Instagram @ServusAlberta and find us on Facebook: Servus Credit Union Ltd.



Give us the straight talk on *Straight Talk*

If you read *Straight Talk*, we'd love to know what you think. Email us at straighttalk@servus.ca.



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