



## Check Your Accounts Anywhere

On the go, away from home, travelling and want to access your SASCUCOM accounts? Thanks to Mobile Web, you can now bank online using your mobile phone. All desktop-class phones – BlackBerries, iPhones and Androids – can now connect with our online banking site through an interface designed for the smaller, phone-sized screen.

Pay your bills, transfer funds, check your

account balances, all this and more where you like, when you like from your mobile phone. Simple, fast and secure, you can access Mobile Web by visiting our online banking site and typing /m after the URL. Then bookmark the address to speed up the process.

If you don't bank online, visit us in-branch and we'll get you started. Check out [sascu.com](http://sascu.com) for details.



## Product for these Times

In this low interest rate climate, SASCUCOM has a **new savings product**. Our 3 and 5 year term Rate Risers offer an interest increase, year over year. With the 5 year term, your interest rate starts at 1.00% and by year 5, reaches 4.55%. Over the term, the rate averages out to 2.35%, providing you with a low-risk, guaranteed-growth investment. This may be the route to saving for you. Visit us at any one of our 3 branches for details about our new Rate Riser term deposits. Go the distance with SASCUCOM.

*Rates subject to change.*



## Let it Snow

Getting ready to head for the hills? Talk to **SASCUCOM Insurance** about coverage for you and your sled. Open Monday to Saturday. Come visit us.

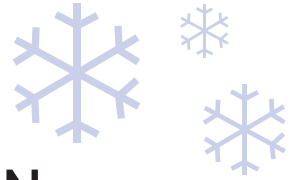


## Go Paper-Free

Ten days after launching e-Statements, more than 400 of you logged on to MemberDirect® online banking and choose e-Statements only. If you haven't already, visit our online banking site and choose e-Statements today. You could win one of two **Apple® iPads** and help us reduce costs by doing away with paper statements. Talk to us in-branch or visit [sascu.com](http://sascu.com) for e-Statement details.



This season, every time you use a SASCUCOM ATM, 10¢ will go to a local food bank.



## Staff News



SASCU is growing and with the needs of our members in mind, we went looking for a Vice President Sales & Service.

After a nationwide search Julie Langham, from Libro Financial Group in Waterloo, Ontario joined us early November. Wanting a change from the pace in Southern Ontario and the challenge of leading a team across our three Shuswap branches, SASCU Wealth and SASCU Insurance, Julie looks forward to working with us and most importantly, for you.



## Polymer Bills Arrive

Earlier this winter, SASCU – like all Canadian financial institutions – began to distribute new \$100 bills. Not only will they last two and a half times longer than the cotton-based bills, they are also much more difficult to counterfeit. Ten years ago, counterfeiting began to increase dramatically in Canada. At its peak in 2004, 470 counterfeit notes per one million in

circulation were detected. Efforts have been made since that time and today the Bank of Canada reports 35 counterfeit notes to one million. The new polymer \$100 will go a long way to reducing this number.

Watch for these new bills this winter and then \$50s in the spring. Any questions, visit us in-branch.

Source: Bank of Canada web site



## Plan to Take Care

If you haven't already, think about taking some time this winter to do up your will and designate a trusted person as your **Power of Attorney**. If you are married, living common law, have a child, own a house, or travel outside the country for extended periods of time, it's important to have these legal documents. They are critical for taking care of your loved ones and estate in the event you are no longer able. Connect with a lawyer or notary to get started and feel free to visit our Tools We Recommend page at [sasculwealth.com](http://sasculwealth.com) for more information.

## Director Nominations

Each year, we look for nominees to our Board of Directors. Serving on the SASCU Board is a rewarding experience and we have benefited from the commitment of our Board members. If you believe you can provide a valuable contribution to the SASCU Board, we would like to hear from you. Information packages are available at all three branches or by contacting a member of the Governance Committee. Nominations close February 15, 2012.

**June Stewart, Chair** Governance Committee  
250-804-2787 / [junestewart@sascu.com](mailto:junestewart@sascu.com)

**Richard Chmilar**  
250-836-4164 / [richardchmilar@sascu.com](mailto:richardchmilar@sascu.com)

**Glenn Hill**  
250-832-4041 / [glennhill@sascu.com](mailto:glennhill@sascu.com)

**Curtis Olson**  
250-832-9446 / [curtisolson@sascu.com](mailto:curtisolson@sascu.com)

## please note

**Saturday, December 24 to 27 ... Closed**

**Wednesday, December 28 ..... Open**

**Thursday, December 29..... Open**

**Friday, December 30 ..... Open**

**Saturday, Dec. 31 to Jan. 2 ..... Closed**

**Tuesday, January 3..... Open**

**24/7 access – ATM, online, by phone**

## contact us

### Salmon Arm Branch

Tel: (250) 832-8011 Fax: (250) 832-5190  
370 Lakeshore Drive NE, Salmon Arm, BC  
[info@sascu.com](mailto:info@sascu.com) (all branches)

### Sicamous Branch

Tel: (250) 836-2865 Fax: (250) 836-2700  
436 Main Street, Sicamous, BC

### Sorrento Branch

Tel: (250) 675-2361 Fax: (250) 675-2100  
Sorrento Shoppers Plaza  
Trans Canada Highway, Sorrento, BC

### SASCU Insurance

Tel: (250) 833-4450 Fax: (250) 833-4455  
370 Lakeshore Drive NE, Salmon Arm, BC  
[info@sascuinsurance.com](mailto:info@sascuinsurance.com)

### SASCU Wealth

Tel: (250) 833-4466 Fax: (250) 833-4467  
370 Lakeshore Drive NE, Salmon Arm, BC  
[info@sascuwealth.com](mailto:info@sascuwealth.com)