

October 2017

Landis Credit Union Newsletter



October 9
Closed for Thanksgiving

October 19
Credit Union Day BBQ

November 13
Closed for
Remembrance Day

Hours

(closed from 12:00-1:00 for lunch)

Sunday	Closed
Monday	9:00-4:30
Tuesday	9:00-4:30
Wednesday	9:00-4:30
Thursday	9:00-4:30
Friday	9:00-4:30
Saturday	Closed

Landis



Credit Union Limited

- > All deposits are 100% guaranteed through Credit Union Deposit Guarantee Corporation
- > Landis Credit Union Limited was established in 1942



www.facebook.com/landiscreditunion



twitter.com/landiscu



Happy Thanksgiving!

Prime Rate

Our Prime Rate has increased to 3.20% as of September 11, 2017.

Credit Union Day Events

Thursday, October 19th is Credit Union Day. Join us from 11:30am-1:00pm for hamburgers and cake. Or join us throughout the day for donuts and coffee. Door prizes available to be won. Hope to see you all here!

Changes Coming for Savings Accounts

On January 1, 2018 all special savings accounts will be changed to Plan 24 accounts.

Your account number will stay the same.

You will still get 2 free withdrawals each month. After that, each withdrawal will be charged between \$0.50 and \$1.00 depending on the transaction type. You can still make unlimited deposits.

Your interest rate will still be 0.25%. However the interest will be calculated daily and paid monthly instead of calculated monthly on the minimum balance and paid semi-annually. This change will result in more interest paid to you.

If you have any questions or concerns stop by the branch or give us a call at (306) 658-2152.



Halloween Treats

Be sure to stop by with the kids on October 31 before 4:30 for a Halloween treat.

Stay Connected with Us

If you would like to receive this newsletter by email, please email general.inquiries@landis.cu.sk.ca to be added to the list.

Landis

Credit Union Limited



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Fax: 306-658-2153

Email:

general.inquires@landis.cu.sk.ca

Website: landiscu.ca



Planning on Travelling in the Near Future?

Don't forget to notify Landis Credit Union of your travel plans to ensure you have access to funds while out of Canada. If you would like to order foreign currency please call two weeks early to ensure that you we receive your order before you leave.

Protecting Yourself from Card Fraud

- Never loan your card or share you PIN with anyone. Don't write your PIN down. Choose a hard PIN to guess.
- Online purchases should only be made with reputable retailers with secure websites. The website address should start with <https://> - the "s" indicates it's secure.
- Don't insert your cards into machines or terminals that have parts that wiggle, are damaged, or look out of place; these signs could indicate the machine has a card skimmer attached.

Did You Know?

- Your deposits are 100% guaranteed.
- We have a mobile site to make it easier to access your online banking from your phone.
 - We have a night deposit that is always open. Be sure to pull hard on the outer door and the night deposit bin as they sometimes stick.
 - If you don't qualify for a credit card or do not want one, we have a Global Payments card that may work for you. It is a debit card that is accepted anywhere a Mastercard; is such as online or over the phone.
 - We have e-Transfers that let you send up to \$3000 electronically to someone in as little as 30 minutes.
 - Anyone 18 or older can open a Tax Free Savings Account. Although most beneficial if you leave money in the account for longer term savings, money can be withdrawn tax free at any time.
 - At Landis Credit Union, You can withdraw money from another credit union, just be sure to bring in the debit card for that account.
- Registered Educations Savings Plans are a great option for saving for you children's education with the government matching 20% of your contribution up to \$500 annually.
- Quick loans and lines of credit are a great alternative to carrying a balance on your credit card. You can withdraw the money whenever you need it, and only pay interest on the amount you need. The interest rate is usually much lower than a credit card. Stop by the credit union if you are interested.



Serving the Community for 75 Years