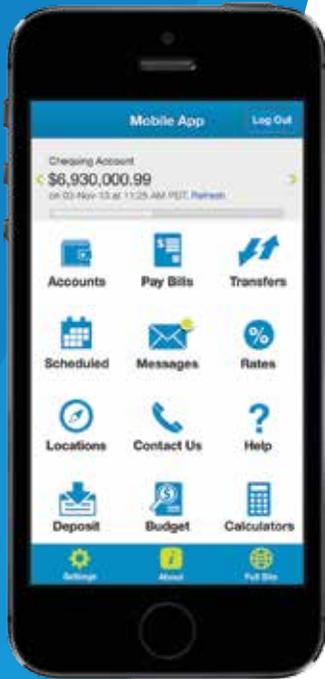


Spring 2014

# Mobile and Online Solutions to Fit Your Lifestyle



## iPhone® APP

Coming soon, the MemberDirect® Mobile App, designed specifically for iPhone, enables you to stay on top of your accounts and perform your daily banking all on a platform you know, trust and use every day.

## MOBILE WEB

Mobile Web is online banking optimized for smartphones. It's designed for use on smartphones with web browsers. With Mobile Web, you can access your accounts anytime and anywhere on your smartphone. Paying bills and transferring funds has never been easier. Banking activities, such as managing your budget, can be performed with just a few easy steps. Try out Mobile Web by visiting [diamondnorthcu.com/m](http://diamondnorthcu.com/m) today!

## MOBILE BANKING

Check balances and recent account activity – all by text – with Mobile Banking! Mobile Banking is available on all text-enabled cell phones. Your personal information is always secure – the only details transmitted will be your account balance or recent account activity. Even if you lose your phone, no one can make changes to your account, steal funds, or see your personal and financial information. And it's quick and easy to cancel mobile banking if needed. Visit the Account Services Page on MemberDirect Online Banking or visit your branch to get started!

## MEMBERDIRECT® ONLINE BANKING

MemberDirect Online Banking is an online banking channel that allows you to perform a number of financial transactions from the comfort of your home using your personal computer.

- View account balances
- View transaction history
- Transfer funds
- Pay bills
- Schedule a transfer or bill payment
- INTERAC® E-Transfers

These are just a few of the many convenient features offered with MemberDirect Online Banking. Don't wait... sign up today for MemberDirect and have access to all of our mobile solutions!

\*INTERAC is a trade-mark of Interac Inc. Used under license.  
\*MEMBERDIRECT is a registered trade-mark owned by Credit Union Central of Canada, used under license.  
\*iPhone is a trademark of Apple Inc., registered in the U.S. and other countries.

## CUSAVE® Premium Rate Investment Account 1.2%

**PREMIUM RATE PAID ON  
BALANCES OVER \$5,000**

Daily interest paid monthly  
available on both business  
and personal accounts.

## Pre-Authorized Contribution Plan (PAC Plan)

Save up for an education plan, retirement plan or just something special by signing up for a PAC Plan. A PAC plan will automatically transfer funds from your chequing account and put the funds into savings.

**IT'S A NO BRAINER!**



**Sign up and you could  
win a pair of tickets to  
the Katy Perry concert in  
Saskatoon, August 28!**



## Message from the CEO



John Shenher, CEO

With this being our first newsletter of the year, I would like to inform our members that Diamond North Credit Union experienced excellent financial results in 2013.

Our solid financial performance was possible because of the efforts of our staff and management and a number of fundamental changes made internally over the last few years. These changes are yielding positive results. These changes included an organization wide staff re-structure, a new regional service delivery approach to lending services, and a new employee compensation system. Also, I believe that we have now fully recovered from the numerous retirements of management and staff in 2012. In 2013, we were able to achieve "best ever results" in profitability, efficiency, and delinquency. I encourage our members to go to our website [diamondnorthcu.com](http://diamondnorthcu.com) to view our annual report for a full description of our year in 2013.

Our Board of Directors has also been busy in 2013. Last year, a new strategic plan was developed and a new governance policy was approved and implemented. The Board of Directors also called a Special Membership Meeting in January to present and approve new bylaws for our credit union. The significant change in the bylaws was reducing the size of the Board of Directors from 14 to ten. This was done for efficiency purposes. These changes were approved by the membership and were implemented in April.

Finally, I am very pleased to announce to our members that our credit union has paid out approximately \$300,000, half of your member equity account, to you in May. Because of our excellent financial results in 2013, we have paid our members a portion of these funds. I would like to thank our members for supporting our credit union. You are our owners and the credit union exists to serve you and the communities in which we reside.

## Solutions for Small Business

If you own a small business, time is probably one of your most valuable commodities. No matter what you do, you never seem to have enough of it.



*smart.  
simple.  
seamless.*

Upgrade to Small Business Online Banking Today.

We can help. Upgrade to Small Business Online Banking and discover online banking the way it was meant to be: smart, simple and seamless. Designed especially for the needs of small and micro businesses, our Small Business Online Banking gives you powerful, time-saving features in one convenient package.

### CONSOLIDATE YOUR ACCOUNTS

With Small Business Online Banking, moving money between your business and personal accounts is easy. See all your accounts at a glance, without having to login more than once.

### AUTHORIZE USERS TO VIEW OR INITIATE TRANSACTIONS

Do you hire an accountant, a bookkeeper or even a family member to keep your business finances in order? With Small Business Online Banking, you can authorize your staff (called "delegates") to view your statements online at their convenience, without the hassle of paper statements. You can also authorize delegates to initiate transfers and bill payments. They start the process; you finish it by approving or declining each one.

### AUTOMATE DUAL SIGNATURE APPROVALS

Transactions created in Small Business Online Banking can also be set up to require approval from two people. Best of all, the notification process between both signers is fully automated. You'll be able to see what's pending as soon as you log in.

Small Business Online Banking is free so please email [contactus@diamondnorthcu.com](mailto:contactus@diamondnorthcu.com) or drop into any of our eight branch locations.

### PAYROLL SOLUTIONS

Has issuing cheques for your company payroll become unmanageable? Ensure your employees are paid at the right time each and every payday with our Business Payroll solution. Diamond North Credit Union's Business Payroll solution provides the flexibility of managing your payroll files electronically. Pay your employees, anytime, anywhere. If going paperless scares you, be assured that at Diamond North Credit Union our friendly staff will be available to help you through each step of your transition from paper cheque issuance to electronic payroll deposits. Let us help your business become more efficient today!

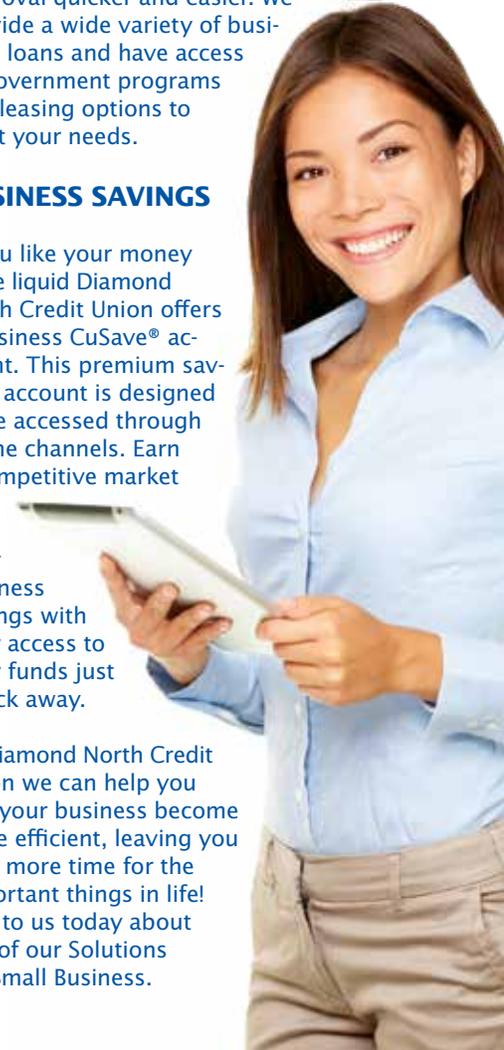
### BUSINESS LOANS

Does your business require flexibility and quick decisions on lending needs? Diamond North Credit Union is locally owned. This means that all decisions are made at a local level, making the response time for your business loan approval quicker and easier. We provide a wide variety of business loans and have access to government programs and leasing options to meet your needs.

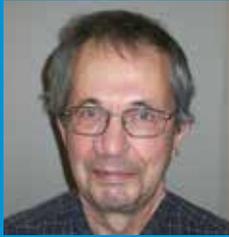
### BUSINESS SAVINGS

If you like your money to be liquid Diamond North Credit Union offers a Business CuSave® account. This premium savings account is designed to be accessed through online channels. Earn a competitive market rate on your business savings with easy access to your funds just a click away.

At Diamond North Credit Union we can help you and your business become more efficient, leaving you with more time for the important things in life! Talk to us today about any of our Solutions for Small Business.



## Recognition for Carman Dodge



Diamond North Credit Union is honoured to induct Carman Dodge of Prince Albert to the Saskatchewan

Credit Union Director Book of Honour and present him with the Order of Merit. Mr. Dodge takes pride in the credit union system and is an avid community supporter. He was a director of Arctic Credit Union in Prince Albert for 11 years and served on the Credit Committee for 24. He played an integral role in the merger of Arctic Credit Union with Diamond North Credit Union in January 2008, making it possible to move from a closed bond institution that served provincial government employees to a branch able to serve the public as a whole. He retired from credit union service in May 2008.

## We are Renovating!

To accommodate our business growth and expansion we will be undertaking a major renovation of our Nipawin Branch location. This project is early in the planning phases and we anticipate the majority of the renovation to occur in 2015.



## Telephone Banking Changes

We are upgrading our telephone banking system and although the features are the same, please listen carefully as there will be some differences on how you find your way throughout the system. "Road maps" to guide you through the system are available at any branch of Diamond North Credit Union.

## Community Involvement

Giving back to our local communities is important to us at Diamond North Credit Union; it's one of our seven cooperative values. Through our Community Investment Fund, we give back in excess of 3% of pre-tax profits to events and projects each year. In 2013, we gave back over 4.5% to local community initiatives – that's over \$100,000!

We were very pleased, for the second year in a row, that Diamond North Credit Union was successful in receiving Concentra's \$10,000 emPOWERING Your Communities Grant. The project submitted to Concentra, on behalf of Diamond North Credit Union, was the Carrot River Town Square project.

Diamond North Credit Union Annual Sponsor of the Samuel McLeod – Business of the Year Award. Congratulations to Ted Matheson Mens' Wear – 2013 Business of the Year Award Winner (below).



**BUSINESS OF THE YEAR AWARD**



**RELAY FOR LIFE**



**PBR RODEO**



**CANADIAN SLED DOG RACES**



**CHILDREN'S HAVEN**

## Board Members

### JIM BARNETT



**Occupation:**  
Labourer  
**Electoral Region:**  
Carrot River  
**Term Expires:**  
2015  
**Years of Service:**  
6 Years

### ROGER KIRK



**Occupation:**  
Farmer  
**Electoral Region:**  
Nipawin  
**Term Expires:**  
2016  
**Years of Service:**  
19 Years

### MAURICE LALONDE *Vice President*



**Occupation:**  
Business Owner  
**Electoral Region:**  
Zenon Park  
**Term Expires:**  
2016  
**Years of Service:**  
16 Years

### RICHARD LINDSAY



**Occupation:**  
Farmer  
**Electoral Region:**  
Arborfield  
**Term Expires:**  
2016  
**Years of Service:**  
10 Years

### AL MOCHORUK *President*



**Occupation:**  
Retired  
Businessman  
**Electoral Region:**  
Nipawin  
**Term Expires:**  
2015  
**Years of Service:**  
14 Years

### GREG PAGAN



**Occupation:** Bison  
Rancher  
**Electoral Region:**  
Choiceland  
**Term Expires:**  
2015  
**Years of Service:**  
4 Years

### DARRYL SANDE



**Occupation:**  
Owner, Pipestone  
Creek Contracting  
**Electoral Region:**  
Albertville  
**Term Expires:**  
2017  
**Years of Service:**  
13 Years

### LESLEE SERACK



**Occupation:**  
Director of Finance,  
Cumberland College  
**Electoral Region:**  
Nipawin  
**Term Expires:**  
2017  
**Years of Service:**  
2 Months

### JOHN THOMPSON



**Occupation:**  
Retired Forester  
Ministry of  
Environment  
**Electoral Region:**  
Prince Albert  
**Term Expires:**  
2016  
**Years of Service:**  
16 Years

*Years of Service as of March 31, 2014. Includes previous Board of Director service from amalgamated credit union.*



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eStatements!**

Visit any branch to sign up!



**Diamond North**  
CREDIT UNION

[diamondnorthcu.com](http://diamondnorthcu.com)

#### ALBERTVILLE

Box 99  
Albertville, SK  
S0J 0A0  
P: 306.929.4714

#### ARBORFIELD

Box 265  
Arborfield, SK  
S0E 0A0  
P: 306.769.8581

#### ARCTIC

200A, 28th St W  
Prince Albert, SK  
S6V 4S9  
P: 306.922.8252

#### CARROT RIVER

Box 639  
Carrot River, SK  
S0E 0L0  
P: 306.768.2703

#### CHOICELAND

Box 39  
Choiceland, SK  
S0J 0M0  
P: 306.428.2152

#### NIPAWIN

Box 2074  
Nipawin, SK  
S0E 1E0  
P: 306.862.4651

#### WHITE FOX

Box 310  
White Fox, SK  
S0J 3B0  
P: 306.276.2142

#### ZENON PARK

Box 160  
Zenon Park, SK  
S0E 1W0  
P: 306.767.2434