



## New Year's Message from the CEO

Each year, we say 'it's hard to believe it's the end of another year'. In contrast, this year there have been times that felt like it would never end. It's cliché to say that 2020 was a challenging year for everyone, both personally and professionally, but it's true – and I want to thank everyone who has, and still is, weathering the storm with us.

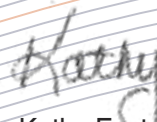
I'm especially proud of our team and how quickly we adapted and rose to this situation. At the start of the COVID-19 pandemic, we promptly implemented COVID-19 guidelines in the branches. Despite everyone's lives and work environments being uprooted, we never missed a beat in providing the service our members have grown to expect and rely on, all the while working to keep everyone safe. We built new policies and procedures, adapted as a team, all of which forced us to mature and strengthen as an organization.

Ganaraska Financial Credit Union was founded 75 years ago to help savers and borrowers in Northumberland County. Over the years, we've grown into a passionate organization, guiding members to find and create their financial success. We remain committed to continue to grow and serve residents and businesses in the years ahead in the communities we serve.

While our focus remains on the safety and health of our staff and our members, we continue to respond quickly to changing conditions. In 2020 we launched GFCU Facebook and Instagram and I encourage you to follow us to get the latest information at your fingertips. GFCU will be launching new initiatives in 2021 so please stay tuned!

With the prospect of a safe and effective coronavirus vaccine offering hope for an eventual return to normalcy, we usher in the New Year with a sense of anticipation and optimism.

Thank you for 75 years and for your loyal membership. Happy New Year!



Kathy Foster, CEO

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# Service Awards

GFCU was pleased to present the Years of Service Awards to our following staff members, pictured below. We congratulate each staff member for their hard work and dedication.



Maria Blacquier  
*5 years of dedicated service*



Jennifer Whitbourn  
*5 years of dedicated service*



Justin Henderson  
*5 years of dedicated service*



Judith Auchterlonie  
*5 years of dedicated service*



## Need Ideas for a Winter Money-free Weekend?

- Play board games or do a puzzle
- Try a new recipe from items that can be found in your pantry
- Make a time capsule
- Listen to some podcasts
- Try some meditation to find your zen
- Work on a new skill - like juggling or baking bread
- Go on a photography walk
- Learn something new with an online tutorial, like card tricks or yoga

Give a money-free weekend a try sometime soon. Your wallet will appreciate the break and you might find that it helps you form some helpful saving habits too!



## Winner Winner!

Congratulations to Alfie, the winner of our 2020 Fall Fat Cat Colouring Draw!

We were very happy to present Alfie with a creative package from Lavendar & Play worth \$50. Thank you to all of our participants, you've all done a great job.

Get your crayons ready and watch for the next GFCU Fat Cat Colouring Draw!



## Community Sponsorship

## Collecting in Support of Our Local Communities



Port Hope staff members, Rhonda (left) and Lori (right), met with Navy League Sea Cadet Chair, Mike Carter. We were pleased to contribute \$1000 to the Sea Cadet Community.

GFCU staff, Sherry met with Salvation Army's Port Hope and Cobourg Director, Edward Nkyi, and presented our community sponsorship contribution to the Christmas Hamper Programs.



Congrats to our Fall Loan Campaign Winner! Carmen was the winner of a new laptop, courtesy of GFCU. We would like to thank everyone for applying.



*Top left:* GFCU presented Northumberland Food 4 All \$1875 and 150 lbs of food. *Top right:* GFCU Peterborough staff, Justin and Maria, presented \$2500 to the Salvation Army's Christmas Hamper program. *Bottom left:* GFCU donated new toys to Salvation Army Northumberland. *Bottom right:* Peterborough staff, Vicky and Megan, presented Kawartha Food Share \$1600 and 50lbs of food. We thank all of our members for their contributions.





# Holiday Hours

**We will be closed for the following days:**

**FAMILY DAY**

**Monday, February 15**

**GOOD FRIDAY**

**Friday, April 2**



## The Tax-Free Savings Account

(TFSA) contribution limit for 2021 is \$6,000, remaining the same as 2019 and 2020. If you have never contributed to a TFSA and have been eligible since its introduction in 2009, your cumulative contribution room will be \$75,500 in 2021.

## Don't be a victim of cybercrime

Cybercrime is a fast-growing area of crime. More and more criminals are exploiting the speed, convenience and anonymity of the Internet to commit a diverse range of criminal activities that know no borders.

Cybercriminals use a variety of methods to steal personal information for financial gain. They use sophisticated technology to exploit weak systems and send phishing emails impersonating your financial institution. We recommend that members protect themselves with an additional layer of protection by having an antivirus program or firewall installed on their systems to mitigate the threat of cybercriminals gaining access.

Please be aware that we would never send an email requesting you to provide your personal information including your PAC (personal access code) for online banking access. Never click on these links or respond to these requests. If you receive such an email, please notify your branch immediately.

### Protect your PAC and change it often

It is recommended that you change your online PAC from time to time. We suggest every 90–120 days. Our online banking system supports a number of different character combinations. You should create a complicated PAC using alpha numeric values of up to 6 characters, (example: Gvc75#B4) and avoid simple and easy to guess PACs such as 12345. Our example includes a combination of letters, numbers and a special character. We recommend a minimum of 6 characters. PAC's are also case sensitive. You may create a PAC with capital and/or lower case letters for additional complexity. To change your PAC, log into your online banking and click on "Profile & Preferences" then on "Change Personal Access Code".

### Preventing Fraud

Please visit the Government of Canada Fraud website at: [www.canada.ca/en/services/finance/fraud.html](http://www.canada.ca/en/services/finance/fraud.html) for ways you can help prevent fraud.

Additional information is also available on the Government of Canada Competition Bureau's website: [www.competitionbureau.gc.ca](http://www.competitionbureau.gc.ca) and Anti-Fraud Centre [www.antifraudcentre.ca](http://www.antifraudcentre.ca)

If you have any questions or concerns, please contact your branch.

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